

Predict health risk more precisely—
without medical claims data.



Predicting future health risks has always been an important and challenging activity. The health care landscape will continue to change in coming years, and, therefore, so must the ability to tap into new sources of data to predict future risks. In the wake of the Affordable Care Act and the onset of U.S. health insurance market exchanges, millions of consumers are enrolling for benefits, bringing with them little-to-no historical medical context. Even among consumers who already had health care, millions have the opportunity to switch insurance providers due to qualifying events each year which can lead to gaps in claims history. In the absence of historical claims data, traditional risk adjustment models rely primarily on basic demographic information, such as age and gender, to provide a less-than-adequate picture of a member's health risk. Incorporating data on social determinants of health takes those traditional models to a new level.

Using social determinants of health data for risk prediction

Leveraging big data—aka public records data—to predict health risk may seem counterintuitive at first. However, LexisNexis has developed new health risk prediction scores independent of traditional health care data that leverage hundreds of key attributes found within public records data to provide health care entities with a picture of unforeseen and avoidable risks. These powerful scores are system and platform agnostic, allowing for seamless integration into existing work flows. The scores enable health plans to view patients as people living dynamic lives, and create transparency that drives highly informed decisions.

LexisNexis Socioeconomic Health Risk Scores are independent of traditional health care data and leverage clinically validated social determinants of health derived from public records data to provide health care entities with a picture of future risk that would otherwise go undiscovered.

The predictive power of social determinants

The many layers of socioeconomic-type of information pulled from public records data are the foundation for one of the best methods for assessing and predicting potential health risks. In fact, models built based on social determinants of health are proving to be much better indicators of future health outcomes than traditional Age-Gender models and can improve claims-based models. The LexisNexis Socioeconomic Health Scores are particularly valuable in cases where little or no medical history or claims data is available.

Our Socioeconomic Health Scores consist of various risk prediction scores that leverage hundreds of clinically validated key socioeconomic attributes found within public and proprietary records data to provide health care entities with a picture of future risk. Once a health plan's member file has been run against a model, a score is delivered at the individual member level. Scores include:

Total Cost Risk Score: Predicts the potential health risk over the next 12 months of an individual based on cost.

Readmission Risk Score: Predicts the potential for an individual to be readmitted to the hospital in the next 30 days.

The models anticipate risks that are associated with a wide range of socioeconomic data points and categories. For example:

Personal Finances

Income level, income reductions, bankruptcies and applications for high interest loans are all indicators of an individual's financial circumstances, which are often linked to health for a variety of reasons.

Education

Lower levels of education may be linked to lower health literacy, which may determine higher levels of risk.

Voter Registration

Individuals showing engagement in their community may be more likely to engage in their own health.

Law Enforcement

Records pertaining to accident investigations may indicate future medical issues.

Derogatory Record

Liens, evictions and felonies indicate that individual health may not be a priority.

As new enrollees are onboarded, they can be categorized and slotted for varying types of communications and care based on their socioeconomic health scores and anticipated risk.

Transparency enables a proactive approach

The ability to anticipate risks is not only valuable for financial forecasting, it also empowers payers to implement a more proactive population management strategy fueled by prioritized tactics for preventive care. As new enrollees are onboarded, they can be categorized and slotted for varying types of communications and care based on their Socioeconomic Health Scores and anticipated risk.

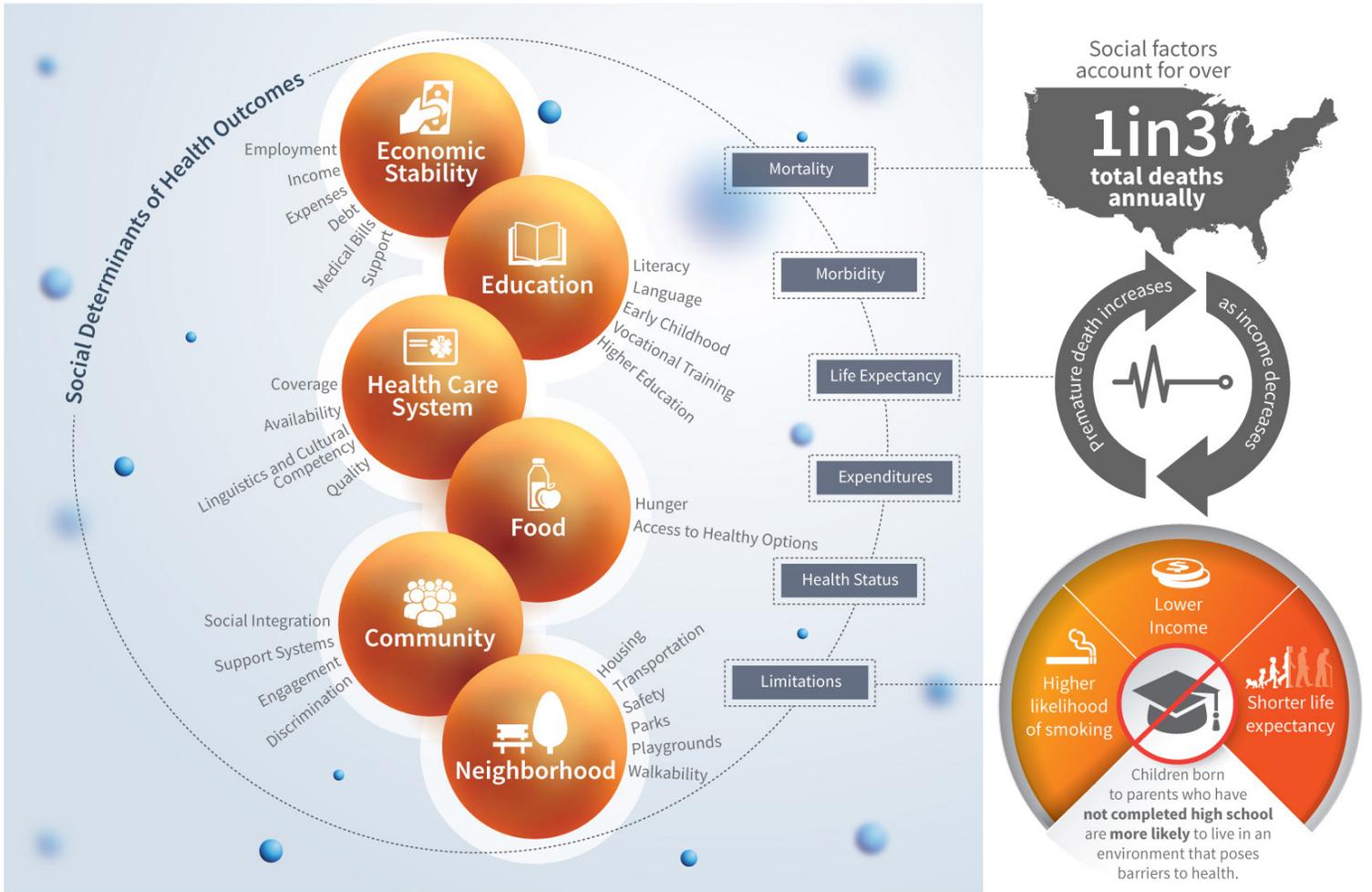
Name changes as risk indicators?

An internal analysis revealed that women who changed their names are linked to higher health risks.

Why?

Name changes are often due to:

- Marriage, which often leads to pregnancy and additional health expenses.
- Divorce, which can be a major cause of financial and emotional stress associated with health issues and the inability to afford proper preventive care.



For more information, call 866.396.7703 or visit lexisnexis.com/risk/health-care



Health Care

About LexisNexis Risk Solutions

LexisNexis Risk Solutions (www.lexisnexis.com/risk) is a leader in providing essential information that helps customers across all industries and government assess, predict and manage risk. Combining cutting-edge technology, unique data and advanced analytics, LexisNexis Risk Solutions provides products and services that address evolving client needs in the risk sector while upholding the highest standards of security and privacy. LexisNexis Risk Solutions is part of RELX Group plc, a world-leading provider of information solutions for professional customers across industries.

Our health care solutions combine proprietary analytics, science and technology with the industry's leading sources of provider, member, claims and public records information to improve cost savings, health outcomes, data quality, compliance and exposure to fraud, waste and abuse.

LexisNexis® Socioeconomic Health Attributes is not provided by "consumer reporting agencies," as that term is defined in the federal Fair Credit Reporting Act (15 U.S.C. §1681, et seq.) (FCRA) and does not constitute a "consumer report," as that term is defined in the FCRA. Accordingly, the Socioeconomic Health Attributes may not be used in whole or in part as a factor in determining eligibility for credit, insurance, employment or another purpose in connection with which a consumer report may be used under the FCRA. Due to the nature and origin of public record information, the public records and commercially available data sources used in reports may contain errors.

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