McGohan Brabender
A Higginbotham Partner



Why Risk Scores Matter

Understanding future health risk and potential healthcare cost

When evaluating the health of an employee population, current healthcare costs only tell part of the story. To better understand future risk and potential spending, we also examine Risk Scores, which provide insight into the overall health status and expected healthcare needs of a population.

Current claims show what has already happened. Risk scores add a forward-looking view of expected utilization, clinical complexity, and cost.

How to Read a Risk Score

1.00

optum average expected risk

< 1.00

below-average expected risk

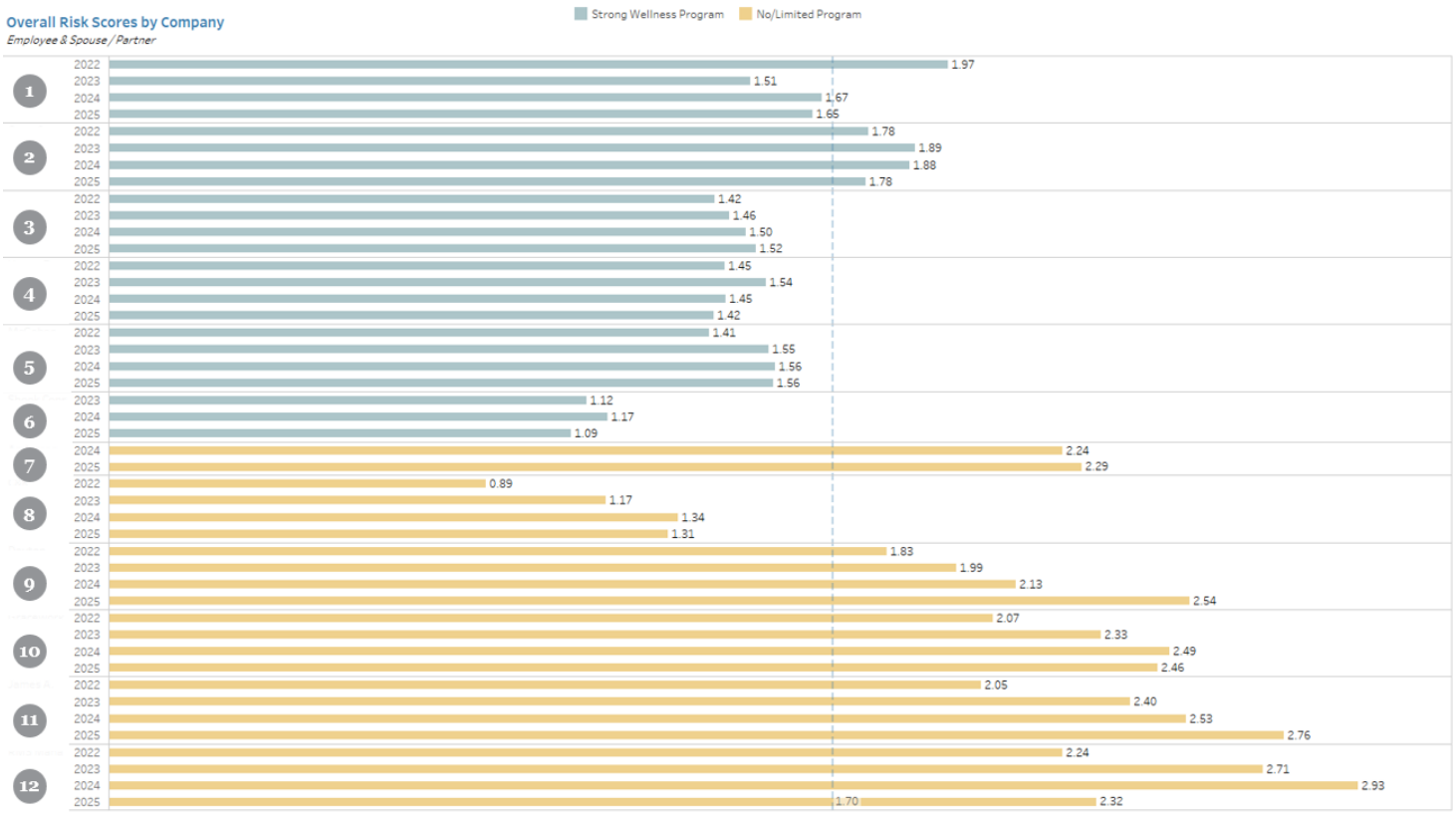
> 1.00

above-average expected risk

Springbuk uses the Optum Risk Score methodology, which considers age, sex, chronic conditions, comorbidities, disease severity, and overall health status. For comparison, McGohan Brabender's Book of Business benchmark for Employees and Spouses is 1.70, reflecting the overall risk profile of more than 84,000 covered lives.

What the Analysis Found

- Wellness-focused organizations generally performed at or below the 1.70 benchmark.
- Organizations with limited or no wellness programs generally showed higher risk.
- Some wellness-focused groups maintained below-benchmark costs despite elevated risk, suggesting that engagement and condition management may help moderate financial impact.



Overall risk score by employer group

Interpret Scores in Context

Risk scores should not stand alone. High turnover or limited claims history can make a population appear healthier than its long-term experience may indicate.

- Review risk alongside PMPY cost, chronic condition prevalence, preventive care, and utilization.
- Monitor the direction of risk over multiple years, not only a single point in time.
- Segment results to identify conditions and populations driving the score.

THE BOTTOM LINE

Risk scores provide a powerful glimpse into the future health and cost trajectory of an organization. Across our analysis, employers with strong wellness programs generally maintained lower risk profiles and achieved better cost performance than organizations with limited wellness initiatives. The findings suggest that proactive investments in preventive care, chronic disease management, and employee engagement may help organizations not only improve workforce health today but also reduce future healthcare risks and costs tomorrow.

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