



For Immediate Release

New Report from The Terry Group Highlights the Critical Role the U.S. Health-Care System Can Play in Promoting Greater Health Equity

Ongoing Series to Examine How Insurers, Providers, Employers, and Others Contribute to Health Inequity and Present Solutions to Promote Positive Change

CHICAGO, Ill. – Many U.S. health-care system features and practices are inadvertently contributing to health inequity, according to the first in a series of planned reports from [The Terry Group](#), a health and actuarial consulting firm.

The report, entitled *A New Way to Think about Health Equity: Understanding Spheres of Influence and Concern*, argues that it is a mistake to blame health inequity solely on broader social and economic factors like poverty and discrimination. While these are indeed its root causes, the health-care system itself also bears responsibility for perpetuating and exacerbating health inequity, and participants therefore have the responsibility to help address it.

“There are large and widening disparities in U.S. health expectancy and life expectancy by both income and educational attainment, and these in turn are reflected in equally troubling disparities by race and ethnicity,” said Richard Jackson, Senior Advisor at The Terry Group and co-author of the health equity series. “America’s health-care system directly contributes to these inequities. Unlike the social and economic drivers of health inequity, the health-care system’s participants are in a unique position to directly address these shortfalls.”

The report identifies six spheres of influence where health-care professionals can take practical steps to improve health equity: insurance and plan design, access, engagement and delivery, incentives, treatment and diagnostics development, and employment policies and practices. The Terry Group plans to explore each sphere in greater detail in subsequent reports published as part of its health equity series.

“Addressing some problematic health-care system features and practices, like narrow provider networks, is likely to be relatively straightforward,” said Yi-Ling Lin, Head of Risk Analytics at The Terry Group and co-author of the health equity series. “Others, like reliance on historical data, average experience, and one-year time horizons in setting practice guidelines and reimbursement rates, involve much more complex issues and are likely to require action from many different stakeholders, including insurers, providers, employers, and the benefits consultants and actuaries who advise them.”

The report stresses that it is critical for America to address the underlying social and economic conditions that give rise to disparate health outcomes. Doing so would help to right a longstanding injustice and would also bring enormous socioeconomic benefits. However, the report also warns that progress is likely to be slow, and that there is currently no national

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consensus on the types of policies most likely to be successful. Confronting the issue by changing the way the health-care system works offers a much more immediate pathway to progress.

“Meeting the needs of the most vulnerable can improve outcomes for everyone,” said Munzoor Shaikh, EVP of Health Care for The Terry Group and co-author of the health equity series. “This must become more than an issue we engage out of a sense of social responsibility. It should also be a primary business objective.”

The Terry Group plans to continue publishing its series of issue briefs on health equity over the coming year. Each will focus on health-care system features and practices that potentially undermine health equity, suggest actionable responses, as well as how and by whom they could be implemented, and evaluate the obstacles that must be overcome to bring about meaningful change.

To download a copy of the first installment of the *Health Equity Strategies* series, please visit www.terrygroup.com.

About The Terry Group

The Terry Group is a health and actuarial consulting firm whose consultants and researchers help organizations navigate the complexities of health care, pensions, investments, and employee benefits. We are actuaries, clinicians, and experts in capital markets. We build models, analyze data, and provide expert testimony, working in partnership with our clients to help solve challenging problems and achieve their goals. Our deep experience, superior technical expertise, and passion for continuous learning are central to who we are. To learn more about The Terry Group, visit us at www.terrygroup.com.

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