The Predictive Validity of the HERO Scorecard in Determining Future Health Care Cost and Risk Trends

Objective: To determine the ability of the Health Enhancement Research Organization (HERO) Scorecard to predict changes in health care expenditures.

Methods: Individual employee health care insurance claims data for 33 organizations completing the HERO Scorecard from 2009 to 2011 were linked to employer responses to the Scorecard. Organizations were dichotomized into “high” versus “low” scoring groups and health care cost trends were compared. A secondary analysis examined the tool’s ability to predict health risk trends.

Results: “High” scorers experienced significant reductions in inflation-adjusted health care costs (averaging an annual trend of -1.6% over 3 years) compared with “low” scorers whose cost trend remained stable. The risk analysis was inconclusive because of the small number of employers scoring “low.”

Conclusions: The HERO Scorecard predicts health care cost trends among employers. More research is needed to determine how well it predicts health risk trends for employees.

This research project is complete, peer-reviewed and is published in the February 2014, JOURNAL of OCCUPATIONAL and ENVIRONMENTAL MEDICINE

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