

# Social Determinants of Health

A Springbuk Perspective





## Social Determinants of Health vs. Individual & Social Needs

Health is more than just medical care—it's shaped by the world around us. Social Determinants of Health (SDoH) encompass the conditions in which people are born, live, work, and age, influencing health outcomes and quality of life. Nonmedical factors such as economic stability, education, and access to healthcare play a critical role in shaping individual and population health.

**As employers increasingly consider SDoH, many initiatives have focused on individual needs rather than broader community-level determinants. However, by understanding the social factors affecting employees' communities, employers can better address individual social needs and identify demographic pockets with distinct challenges and solutions.**

SDoH have long been a focus in public health, particularly within Medicare, Medicaid, and uninsured populations. More recently, employers have begun applying these learnings to commercially insured populations to enhance healthcare access, improve outcomes, reduce costs, and advance health equity. As healthcare evolves, leveraging SDoH has become a central strategy for employers, payers, and providers.





**“The nature of our healthcare ecosystem has been that of care provided in silos. Health insurers, providers, and community resources all have their own relationships with the member, patient, and consumer, but rarely do the three come together with the patient’s well-being prioritized as a unifying mission.”**

**-HealthEdge** 

**Despite the ongoing rising healthcare costs, it has become apparent that the amount of medical care we receive does not equate to being “healthy.”** As illustrated by the [CommonWealth Fund](#), the U.S. spends more on healthcare than any other country, yet has the lowest life expectancy of the 36 OECD member countries.

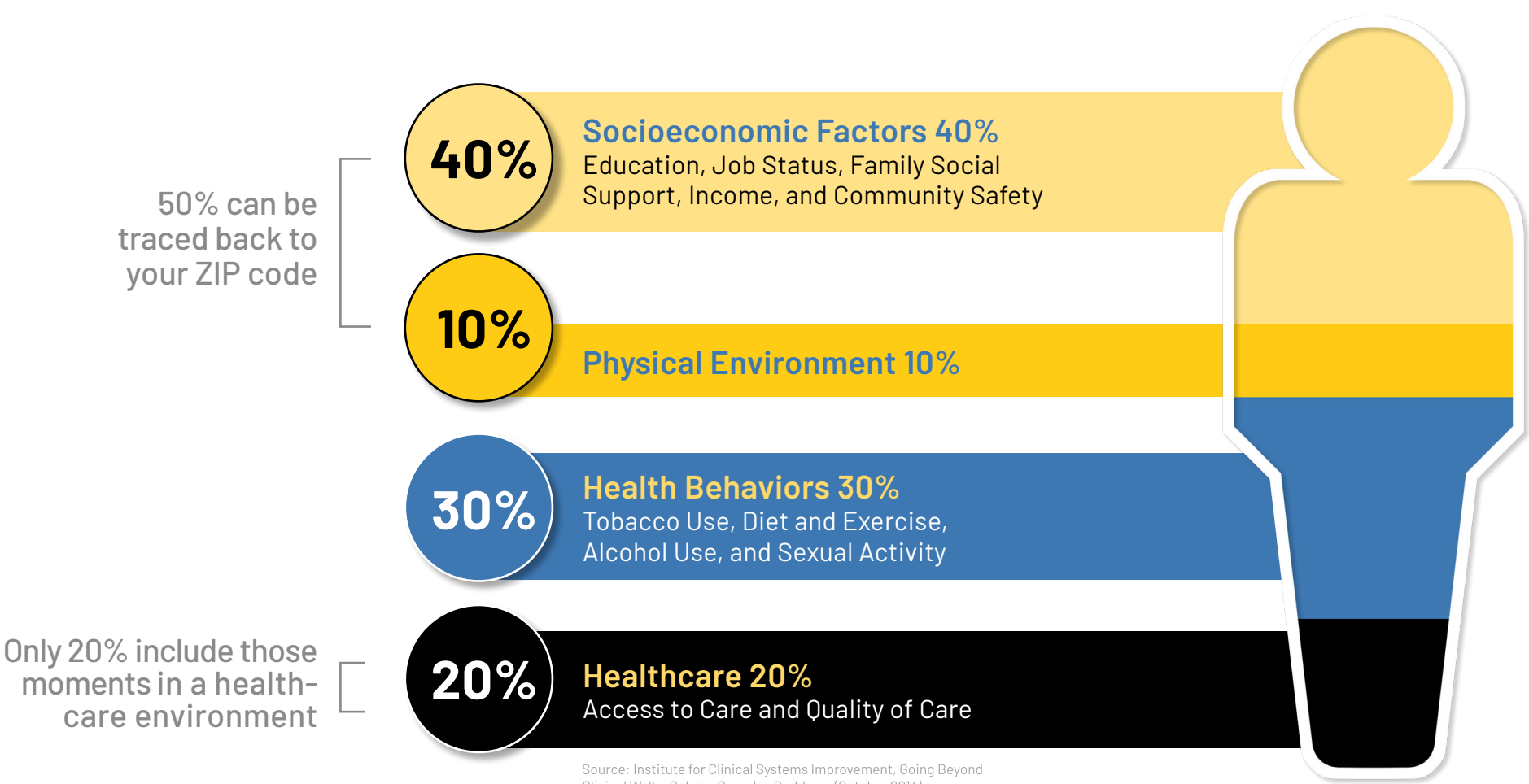
**Medical care alone has a minimal effect on overall health (20%),** while we see a tremendous impact from individual behaviors, genetics, social circumstances, access to healthcare, and environmental factors. Ideally, by addressing these five factors that contribute to Social Determinants of Health, in conjunction with medical care, we begin the holistic approach to patient care.



# More than Healthcare Coverage

Employers have a vested interest in their employees' health and play a critical role in offering access to healthcare coverage and well-being programs. Still, we know this only addresses a fraction of the total health continuum.

By considering social determinants, employers have the potential to successfully improve population health and the impact of investments in employee health and well-being.



Source: Institute for Clinical Systems Improvement, Going Beyond Clinical Walls: Solving Complex Problems (October 2014)



# Addressing Health at Every Level: Strategies for Lasting Change

As the illustration to the right demonstrates, there is a place for both community and individual impact that will have positive effects downstream—but by only addressing individual impact, it is truly an up-stream battle to address the root cause.

By addressing both community and individual impact, we are most likely to see near-term progress and impact at the individual level while working towards long-term sustainable solutions within our communities.

“This isn’t about picking one approach over another – we need social and economic interventions at both the community and individual levels.”

-Health Affairs 





## Individual & Community Social Needs within Social Determinants of Health

It's important to distinguish between community and individual strategies to understand the key role employers can play. **At the community level, the focus is on overarching initiatives to address the conditions where people are born, live, work, and grow.** This often includes policy and legislation as well as collaboration with key community stakeholders to drive initiatives. These are initiatives that take time, years often, to begin to see change and positive outcomes. Employers may also struggle to engage at the community level due to a lack of resources, experience, or expertise.

**It's at the individual level where employers are gaining more traction and impacting their member populations.** In contrast to the community approach, the individual approach is from the inside out rather than top down. From this perspective, employers can think of social determinants through the lens of the individuals they serve by understanding the unique needs of their population rather than community level needs.





At the core, Social Determinants of Health (SDoH) are about improving the underlying social and economic conditions within communities to improve health for all. **They generally fall into one of five overarching categories:**



**Social and Community Context**  
(demographics, culture)



**Economic Stability**  
(employment, income level)



**Education Access and Quality**

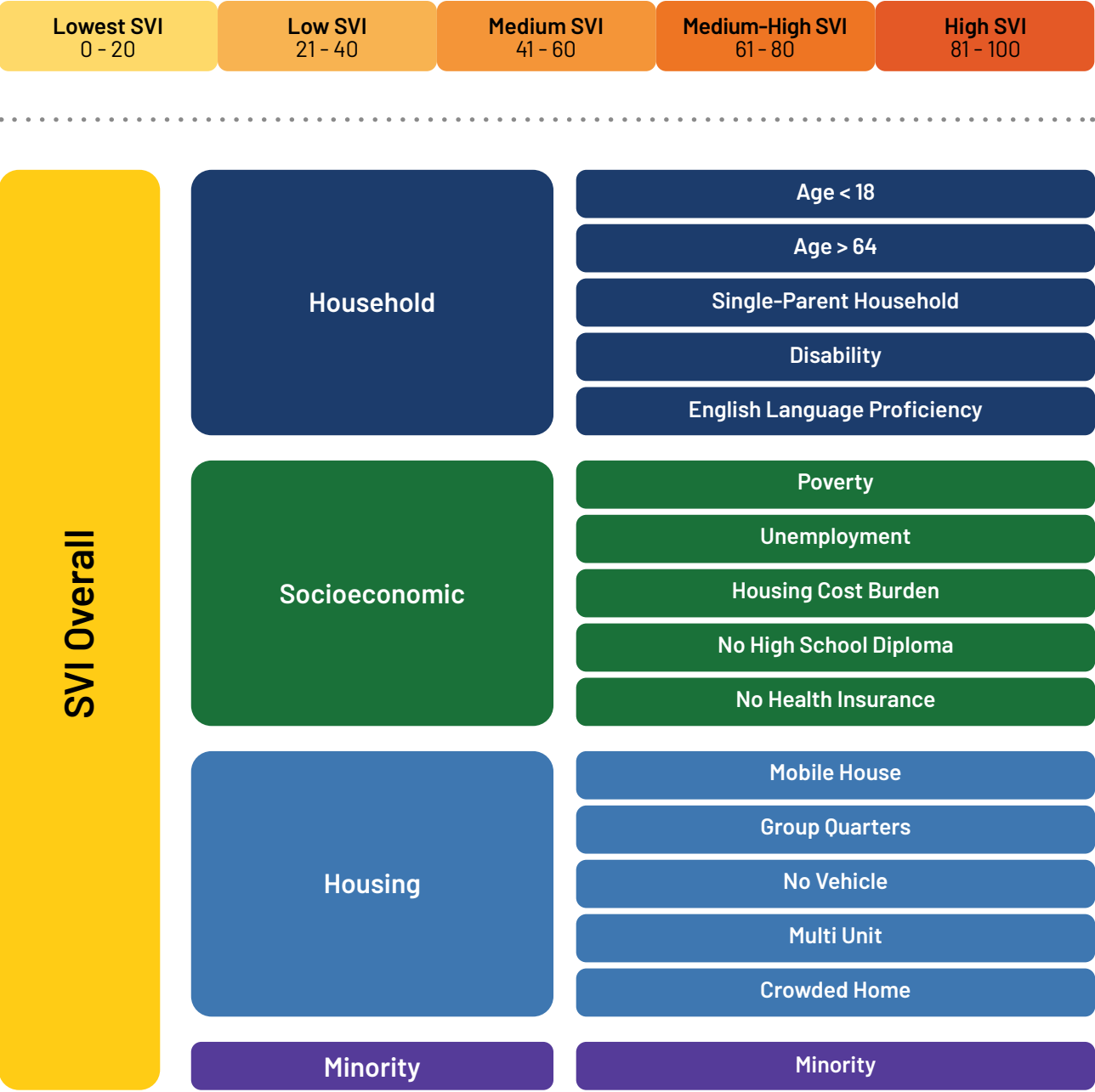


**Healthcare Context** (health behaviors,  
health status, access to care, insurance  
status, mortality rate)



**Neighborhood and Physical Environment  
Factors** (housing, transportation, environment,  
crime, food access)





# Integrating Social Factors into Health Insights

Springbuk integrates Social Determinants of Health (SDoH) data from the Centers for Disease Control and Prevention (CDC), including the Social Vulnerability Index (SVI), which is available as a filtering option throughout the Springbuk platform.

The CDC Social Vulnerability Index (SVI) groups 16 U.S. census variables into four categories related to social vulnerability, including:

- 1. Socioeconomic Status
- 2. Household Characteristics
- 3. Racial and Ethnic Minority Status
- 4. Housing Type and Transportation

Each of the four categories is weighted equally to determine an overall score, which is reported as a percentile ranking for each census tract. **For example, a census tract with an overall score of 35 means that 35% of all U.S. census tracts have less social vulnerability, and 65% have greater social vulnerability.**

Springbuk categorizes social vulnerability into five categories as follows:

- 1. Lowest social vulnerability: 0 - 20
- 2. Low social vulnerability: 21 - 40
- 3. Medium social vulnerability: 41 - 60
- 4. Medium-High social vulnerability: 61 - 80
- 5. High social vulnerability: 81 - 100



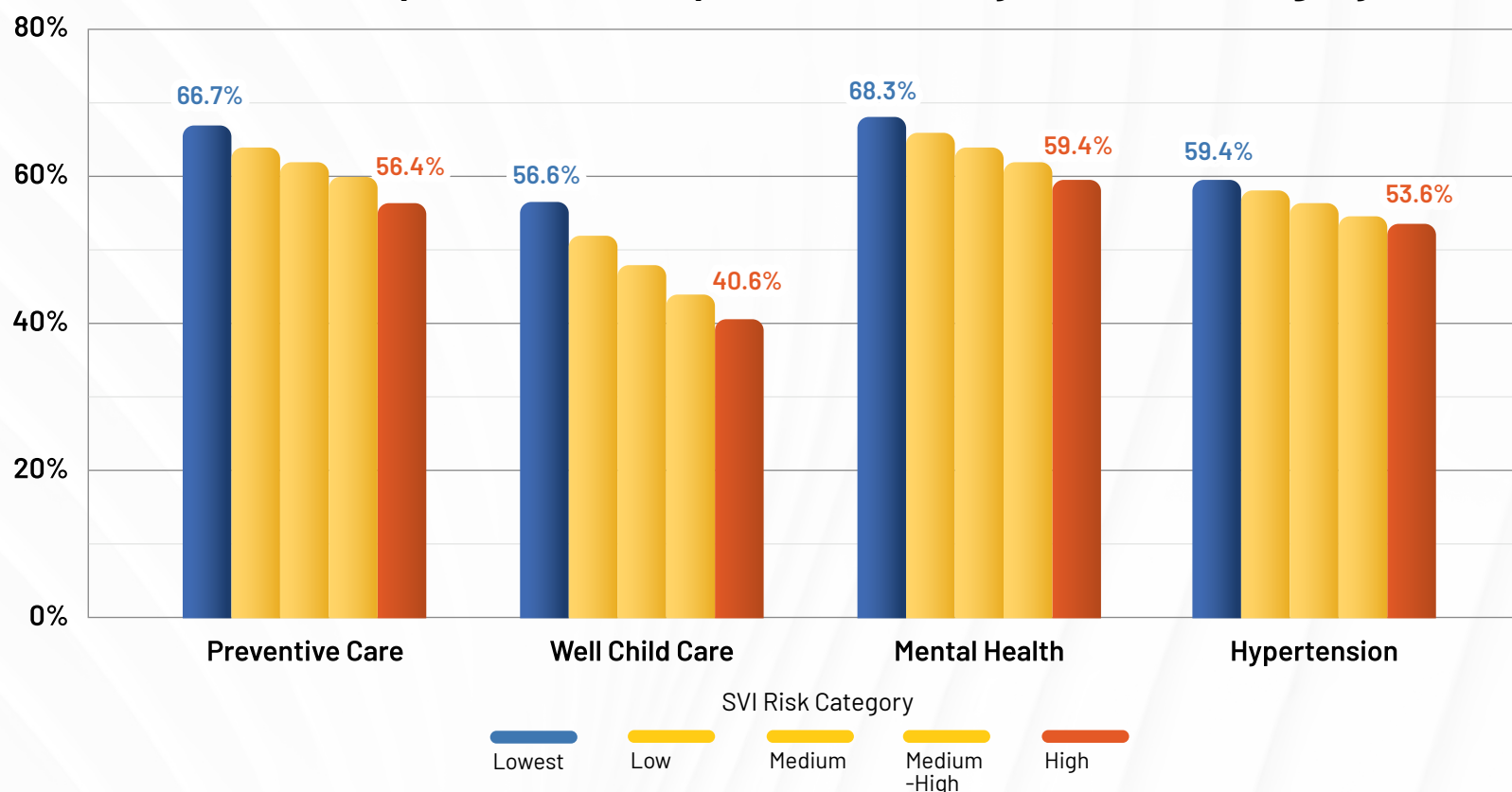


# Health Equity in Action: How Social Vulnerability Impacts Compliance

**Gaps in Care** compliance is extremely important to measure as closing these gaps generally leads to improved patient health, reduced risk of complications, and therefore lower healthcare costs for more expensive treatments in the future.

There are notable differences in compliance rates based on where a person lives, potentially increasing the risk for those most vulnerable populations.

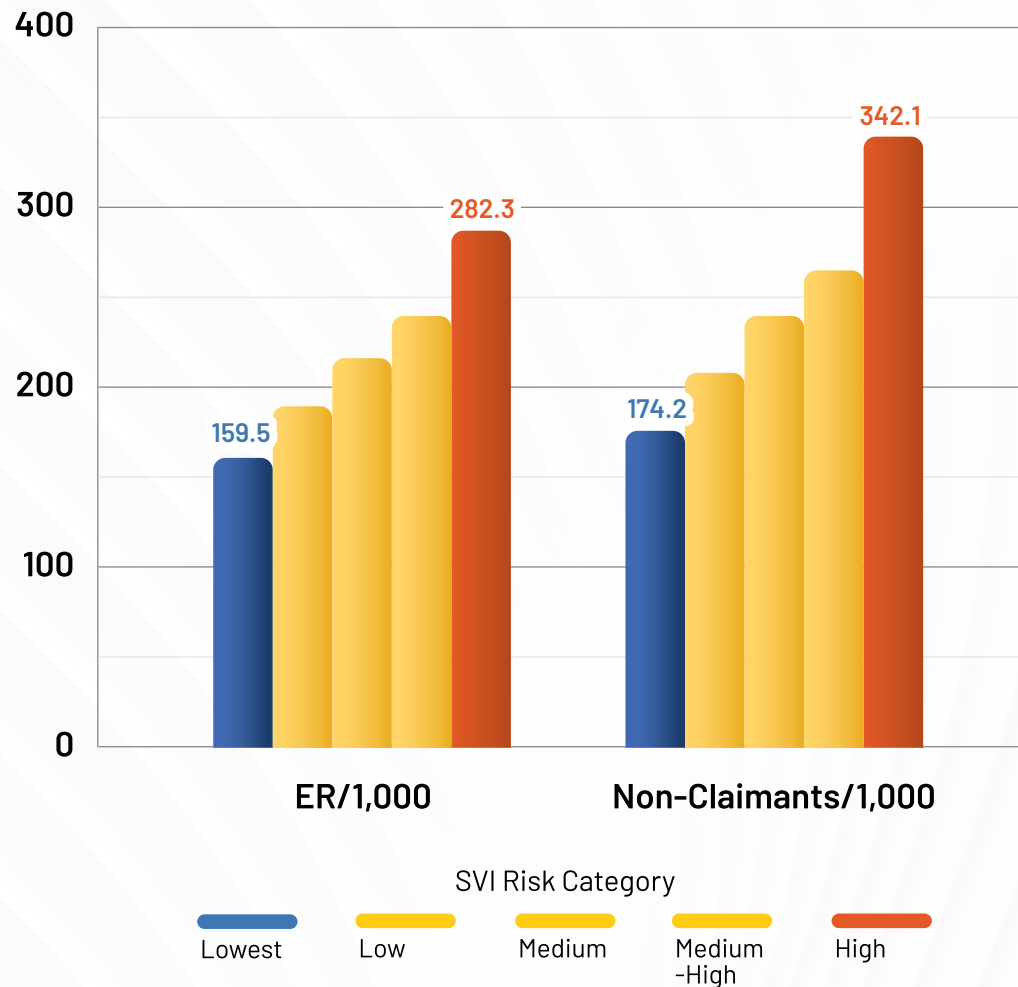
## 2023 Gaps in Care Compliance Rates by SVI Risk Category



Within the Springbuk Book of Business, we find members with the highest risk of social vulnerability have significantly lower compliance rates than those with the lowest risk, and there is often a step-down pattern for risk groups in between. We see this in preventive gaps - such as Preventive Care and Well Child Care - as well as chronic gaps such as Mental Health and Hypertension.



## 2023 ER Utilization & Non-Claimant Rates by Overall SVI Risk Category



## ER Utilization Spikes Among High-Risk Populations, Revealing Key Trends

In addition to compliance rates, there is often variability within key utilization measures between the highest and lowest vulnerability populations.

### For example:

- › The Emergency Room utilization rate per 1,000 members is **77% higher in the highest-risk population** vs. the lowest (282.3 vs. 159.5)
- › Non-Claimants per 1,000 in the group with the highest social vulnerability risk is **almost twice that of the lowest** (342.1 vs 174.2)

The high non-utilizer rate is another indicator that the most vulnerable populations are not engaging in basic preventive services **which could lead to high risk and costly future claims.**

Additionally, we find that the **future risk of avoidable ER visits is almost 20% higher for those in the highest-risk group** compared to the lowest.





## Springbuk's Forward-thinking Approach

Springbuk is uniquely positioned to lead our clients with an understanding of how community and individual needs affect their unique member population. We have identified nine key categories where data related to individual and social determinants can be instrumental in designing impactful population health strategies.

# 9 Data-Informing Social Determinants



### Health Plan Data Integration

- › Understand how social determinant information and factors affect overall healthcare cost and utilization
- › Understand associations between the data and how this leads to inefficiencies in healthcare usage and higher costs as well as disease burden



### Utilization Navigation

- › Identify and provide informed strategies around utilization and guidance of the healthcare plan
- › Understand drivers of suboptimal plan utilizers



### Benefit Plan Design

- › Design benefit plans that meet the needs of the whole population, not just segments
- › Understand the impact of changes over time to utilization and overall cost



## Care Management & Intervention Opportunities

- › Influence communication, mode of outreach, and address health literacy provided by key clinical partners and care managers



## Education & Communication

- › Ability to communicate with members in most effective ways to address language, education level, and health literacy, among other factors



## Predictive Modeling

- › Identify risk more accurately
- › Understand risk of developing a disease associated with high healthcare costs



## Disability & Leave Trends

- › Do you have higher utilization of disability or leave within certain locations, by job type or coverage type?
- › What are common risk factors and conditions with members on disability?



## Mental Health Impact

- › Has expansion of virtual care or telemedicine impacted efforts around mental health?
- › Do members have access to the right care and technology to use new options for care?



## Childcare

- › How does access to childcare impact your population?
- › How are your current strategies affecting various member segments and overall effectiveness?





# Apply SDoH to Your Data

**We believe in the intelligent integration of data to provide a pathway forward to identify ways to best use social determinants of health.**

As we have outlined throughout this guide, the ability to leverage data related to social determinants of health at both an individual and community level allows for employers to have the greatest impact on their member populations and improve overall wellbeing and outcomes.

**Learn More** 

