

CASE STUDY

Health Plan Provider

Developing a Total Risk Assessment Plan:

Ensuring Uniform Standards and Objective Decisions

Defining the Risks

Blue Cross and Blue Shield of Florida (BCBSF), the state's oldest, largest, and most widely recognized health plan provider, began using CAP Index in 2001. The company's primary reason for hiring CAP Index was to strengthen its facility risk assessment.

Traditionally, risk assessment is a highly subjective exercise, conducted through the eye of the beholder. One individual can survey a structure and deem it to have high risk, while another person can look at the same facility and categorize it as being low risk. BCBSF wanted to remove subjectivity from the equation and tasked CAP Index with providing an objective risk assessment of its facilities.

Application & Results

Harold Grimsley, Director of Safety and Security for Blue Cross and Blue Shield of Florida, says the CAP Index data allows BCBSF to develop a uniform standard for the risk assessment plan. "Although there are other variables that are taken into consideration when developing a total risk assessment plan, the data supplied by CAP Index ensures that all of us who participate in risk assessments begin on the same page," according to Grimsley.

In addition to facility risk assessment, the health insurer also relies on CAP Index during its pre-site planning. CAP Index conducts a crime analysis before BCBSF decides to purchase any property, with the goal of determining the degree of criminal activity present in the immediate area and surrounding neighborhoods. If BCBSF purchases a building, the information received from the crime analysis is used to design an appropriate security plan and system for the facility.

BCBSF has also made use of CAP Index data for employee education and awareness efforts. Recently, employees at a particular site voiced repeated concerns about the office building being in a high-crime area. The company was quick to respond, not wanting any of its employees to be at risk. But the CAP Index report for the area did not support their fears. "Once this data was shared with the employees, they realized that the majority of reports were merely rumors," reports Grimsley. "That finding was as reassuring to them as it was to us."

