



Resident fall prevention technologies for senior living: A comparative resource guide

Risks, benefits and a practical framework for selection, deployment and return on investment

TABLE OF CONTENTS

| | | | |
|---|-----------|---|-----------|
| Executive summary | 03 | Putting it together: Layered strategy by level of care setting | 09 |
| The problem landscape | 04 | | |
| Technology landscape at a glance | 05 | Implementation playbook | 09 |
| Evidence reviews: Detention, response and outcomes | 06 | Key takeaways for executives | 10 |
| Regulatory, reporting and privacy | 06 | Vicarious liability and the use of AI | 10 |
| Comparative risk-benefit matrix | 07 | Summary: How technology mitigates liability | 12 |
| Cost, return on investment (ROI) and staffing impact | 08 | Recommended insurance coverages | 12 |
| Selective framework for senior living | 08 | Conclusion | 13 |



Executive summary

Resident falls remain the leading cause of injury among adults aged 65 and older, with over **14 million U.S. seniors** reporting a fall each year and about three million emergency department visits annually.

WTW's **Senior Living Claims Benchmarking Study** highlights resident fall claims, which remain among the highest in both claim severity and frequency, affecting both senior living operators and residents. Because of this finding, senior living operators face increased scrutiny from regulatory agencies and underwriters and continue to suffer reputational damage due to poor-quality outcomes, shorter resident stays and loss of family trust.

The Centers for Medicare & Medicaid Services (CMS) regulations have also introduced stricter guidelines for resident care, particularly regarding fall risk. Recent updates to the **Resident Assessment Instrument (RAI; v1.20.1, Oct 2025)** and the **CMS quality measure** have clarified the definitions of “falls” and “falls with major injury,” leading to increased scrutiny and greater financial implications for reported events.

As technology advances rapidly and many fall technology platforms are available on the market, many senior providers struggle to compare options or choose the best solution for their organization.

This resource guide compares fall detection technologies and highlights regulatory and other technological risks that may arise when considering technology as a solution for resident fall prevention and management. It also aims to help create a step-by-step framework for choosing and testing solutions suited to the senior living sector. Additionally, the guide discusses legal risks and insurance needs arising from the evolving landscape of technology and AI-driven care solutions.

Much progress has been achieved over the years, from pendants to AI-powered computer vision, mmWave radar, thermal/RF sensors, smart floors and wearables with predictive analytics. **Meta-analyses** reveal that non-wearable and hybrid systems often outperform wearables in detection accuracy, while deep learning methods deliver the best overall performance; however, workflow integration, privacy concerns and total cost of ownership remain important considerations.

The problem landscape



Scale and cost

The CDC highlights the impact of cost associated with resident falls and notes that falls are costly and preventable. One in four older adults falls each year, and approximately 37% of fallers report an injury that requires care or limits activity, with costs expected to exceed \$101 billion by 2030.



Clinical impact

Falls cause residents to sustain hip fractures, traumatic brain injuries, hospital stays, emergency room visits and mental trauma triggered by residents' fear of falling, deconditioning and loss of independence.



Operational/regulatory

CMS's evolving Falls with Major Injury (FMI) measure influence star ratings, public reporting, value-based purchasing and reimbursement. OIG found 43% of major-injury falls leading to hospitalizations go underreported.

Detecting and preventing falls, along with accurately documenting events, can reduce harm, expedite care, support compliant reporting, decrease lawsuits and safeguard revenue.

Fall detection has advanced from simple push-button pendants to sophisticated monitoring systems. When a senior living facility selects a fall detection solution, it must consider factors such as staffing, resident mix, resident privacy and family preferences for fall-prevention services.

Here are some examples with documented pros and cons of fall detection published by [Amba](#).

Wearables: Pendants, watches or clips with accelerometers

- Pros: Portable
- Cons: Residents may forget or refuse to wear them — especially those with dementia

Ambient (passive) monitoring: Motion sensors, door sensors, sleep mats

Systems learn normal behavior patterns and alert care teams to unusual activity

- Pros: Dignified, accurate, no wearable needed
- Cons: Accuracy, false positives, which can lead to unnecessary alerts



Optical and radar sensors

Cameras with privacy filters or radar mapping detect sudden posture changes

- Pros: Real-time detection, useful in shared spaces
- Cons: Cameras can feel intrusive; radar can be expensive

Technology landscape at a glance

The following table compares fall technology modalities, highlighting their uses, strengths and limitations, based on vendor and clinical literature reviews. These are available in the source appendix table.

| Modality | What it is | Typical use | Strengths | Constraints |
|---|--|--|--|--|
| Wearables (pendants/watches, badges; IMUs) | Accelerometers/gyros on body; some add geofencing and RTLS | IL/AL/MC; campus-wide | Mature, mobile coverage, two-way voice/panic buttons; predictive analytics possible | Adherence (charging/wearing), false alarms during activity and resident acceptance |
| Computer vision (AI cameras) | Event-based video analysis; real-time alerts with secure clips | <ul style="list-style-type: none"> • Rooms • Communal areas (bedrooms bathrooms) | High-sensitivity; root-cause video for prevention; large reductions in ED send outs in dementia care cohorts | Privacy consent, camera policies, lighting/occlusion |
| mmWave radar/radio frequency (RF) sensing | 4D imaging radar tracks presence, posture and falls | <ul style="list-style-type: none"> • Bedrooms • Bathrooms | Camera free works in dark/steam; broad field of view, field of vision, (FOV) integrates with nurse call | Requires proper placement/power; vendor ecosystem |
| Thermal/passive infrared (IR) | Heat-signature motion/occupancy | <ul style="list-style-type: none"> • Privacy • Sensitive areas | Anonymized silhouettes; low-light operation | Lower semantic detail than vision; tuning needed |
| Smart floors/pressure arrays | Under floor-pressure or capacitance/inductance sensors | <ul style="list-style-type: none"> • New builds • Renovations, high-risk zones | <ul style="list-style-type: none"> • Always-on, identity • Agnostic, posture detection | Retrofit cost, mixed validation and data platforms vary |
| Virtual sitting (telesitter) | Centralized live video monitoring | Hospitals; adaptable to SNFs/AL | Reduces unassisted falls, sitter costs and rapid response | Staffed monitoring center; camera consent and policies |

Evidence reviews: Detection, response and outcomes

Wearables (fall and risk prediction)

Wearable sensors, combined with AI, greatly improve fall risk prediction and prevention by constantly collecting movement data and using advanced algorithms to identify abnormal patterns, forecast risks and provide real-time interventions. Research shows widespread use of wearables for fall detection and risk assessment, capturing gait and postural parameters; challenges include adherence and specificity.

CarePredict's peer-reviewed, multi-site assisted living study reported 69% lower wearables, fewer hospitalizations, 67% longer length of stay and 37% faster response times compared to control communities.

Computer vision (AI camera-based)

SafelyYou's research in memory care shows that memory care units see up to an 80% drop in emergency room visits and a 75% reduction in emergency medical technician calls, along with 29 minutes less time spent on the ground.

Radar/RF (camera-free)

Vayyar Care (mmWave radar) provides touchless fall detection with a wide viewing angle, working in darkness or steam and includes nurse call integration. Clinical validation and confidence are increasing, but they are often vendor-reported; however, peer-reviewed research supports the feasibility of mmWave for monitoring the elderly and detecting falls.

Thermal and privacy-first sensors

Because privacy rules and adherence standards are critically important in sourcing technology in senior living, privacy-first approaches (thermal/radar) are gaining popularity in senior care settings to prevent identifiable images while ensuring reliable alerts.

Smart floors

As the senior living market begins to grow or expand with new properties in operators' portfolios, new construction or renovation projects are in progress. Keeping up with technological and safety standards, operators can incorporate safety features into their designs during construction or renovation projects.



Emerging evidence and datasets show that floor-embedded sensors are feasible for posture and fall detection, promising for new construction or designated zones.

Virtual sitting (telesitter)

Centralized video monitoring and virtual sitters have been shown to reduce fall rates (~14 – 66%) and provide sitter cost savings, offering generalizable lessons for supervising high-risk residents in skilled nursing settings.

Regulatory, reporting and privacy

- **CMS quality measures and reporting:** CMS updates to FMI specifications (2025-26) and RAI v1.20.1 definitions have expanded fall counts to include overwhelming external force and intercepted falls, increasing the importance of accurate fall detection and documentation
- **The OIG found that 43% of major injury falls leading to hospitalization** were unreported on required MDS assessments, which skews nursing home care reports. Making technologies that timestamp, classify and document events appealing to senior living providers to help ensure compliance
- **Privacy/HIPAA** is a real concern for providers as camera-based systems emerge on the market. Providers using camera-based systems need explicit consent, retention limits and access controls to ensure privacy-preserving controls are in place



Comparative risk-benefit matrix

When evaluating technology, the senior living provider must make informed decisions about fall prevention tools and meet the needs of residents and staff while aligning with organizational goals. It is essential for the provider to balance the need for personalization with the need to address each resident's risk preferences to achieve the best outcomes.



Clinical and safety

- For **expedited fall detection and response**, vision and radar offer automatic, resident-independent detection without any button press, reducing time on the ground, which is a predictor of complications and death. Wearables have panic buttons but depend on resident use and product compliance
- **Root cause analysis**: Short video clips uniquely support post-fall reviews and adjustments to preventive care plans



Privacy, dignity and adoption

- **Highest privacy**: Radar, thermal and smart floors, with no identifiable imagery
- **Moderate**: Vision with on-device processing, event-only clips that will require strict retention and masking. Companies like **Safewise**, **Tunstall**, **Vayyar Imaging** and **Safety You** include technologies that provide video clips and on-device processing
- **Variable**: **Wearables** include location tracking and geofencing and require transparent policies



Operational fit and integration considerations

- **Bedrooms and bathrooms**: Radar performs well in dark and steamy environments; vision often excludes bathrooms due to privacy concerns and lens occlusion risk
- **Campus-wide mobility**: **Wearables** and **RTLS** assist with more than just room tracking, such as wandering and elopement and can integrate with staffing workflows and EHR
- **Monitoring models**: **TeleSitter programs** centralize observation for selecting high-risk residents and can reduce 1:1 sitter workload

Cost, return on investment (ROI) and staffing impact

Evaluating cost, ROI and staffing impact ensures that the selected fall-prevention/management technology provides value, is manageable for staff and supports the overall goal of delivering safe, high-quality care.

- Direct ROI drivers include fewer ED transfers and EMS callouts, reduced sitter hours, lower liability exposure and improved star ratings and marketability
- Vision systems used in dementia care resulted in 80% fewer ED visits; TeleSitter programs reported up to 66% fewer falls and significant sitter cost savings
- Indirect ROI includes faster root-cause analysis, improved staff efficiency, fewer unobserved incidents and increased family confidence, all leading to higher occupancy and longer stays



Selection framework for senior living

- 1 Needs assessment**
Identify resident demographics, risk levels and specific fall prevention needs and gather input from staff, residents and families on expectations and preferences.
- 2 Define objectives and criteria.**
Set clear goals (e.g., reduce fall incidents by X%, improve response times). Define evaluation criteria such as safety, effectiveness, ease of use, privacy and data security, integration with existing systems, cost and ROI, staffing, training and impact, along with resident acceptance and comfort.
- 3 Market research and vendor selection**
Research wearable sensor technologies, AI cameras and other innovations to identify the best options based on community wireless capabilities and technology appetite. Evaluate vendors for reputation, technology maturity and alignment with community goals.
- 4 Technology evaluation**
Assess technology capabilities for accuracy and reliability in fall detection, real-time alerting and notification systems, data analytics and reporting features, as well as compatibility with community infrastructure.
- 5 Cost and ROI analysis**
Calculate the cost of ownership, purchase, installation, maintenance, training and ongoing upgrades. Estimate savings from fall reduction, including liability, staff efficiency, reduced length of stay (LOS) and fewer unnecessary ER EMT interface issues.
- 6 Staffing and workflow impact assessment**
Assess how technology affects daily routines and staff tasks. Identify training requirements, support options and evaluate how technology will improve or hinder staff responsiveness.
- 7 Privacy and compliance reviews**
Ensure compliance with regulations such as HIPAA, CMS and other state laws. Review data security measures and resident privacy protections. Work with internal legal counsel to develop resident consent and transparency protocols.
- 8 Pilot testing and feedback**
Implement a pilot with a small sample of residents and staff on a specific unit, focusing on performance and gathering feedback from residents, staff and family.
- 9 Decision making and implementation planning**
Analyze pilot results against objectives and choose technology that balances benefits, costs and operational fit. Develop a rollout plan that includes training, communication and support.
- 10 Ongoing monitoring and evaluation**
Meet regularly with the internal technology committee and technology vendor to discuss effectiveness, resident outcomes, ongoing feedback, evaluation, plan updates and technology upgrades as they become available.

Putting it together: Layered strategy by level of care setting

Memory care (MC)

Primary

AI vision in bedrooms for instant detection and video RCA capabilities; bathrooms: [mmWave radar](#).

Augment

[Targeted wearables](#) for elopement risk; night-time staffing protocols.

Assisted living (AL)

Primary

Wearables with predictive analytics and Return to Life/Living System (RTLs); optional radar in high risk rooms.

Augment

[Telesitter](#) carts for short-term high-risk residents ([post-hospitalization](#)).

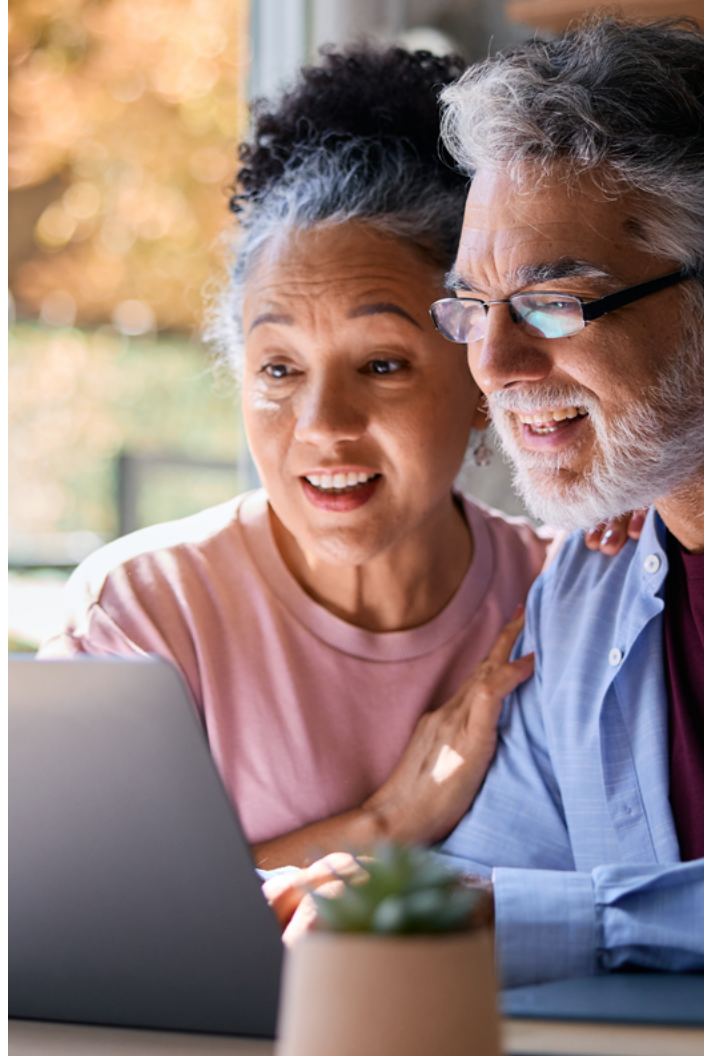
Skilled nursing (SNF)

Primary

Radar/thermal for bathrooms and semi private rooms; telesitter for supervision cohorts.

Augment

Electronic health record integrated incident documentation aligned with [Resident Assessment Instrument v1.20.1](#) and [CMS](#) regulatory specifics.



Implementation playbook

1 Governance and policy

- Develop a falls technology steering group to include clinical team members, legal IT and risk managers
- Set standards and approve consent language, camera/ no-camera zones, retention and access controls

2 Data and documentation

- Map alerts, nurse calls and incident reporting
- Pre-build MDS fields and QAPI dashboards referencing updated CMS definitions

3 Training and management

Standardize post-alert workflows: Determine who responds, set response time limits, establish procedures for reviewing video clips and outline processes for updating care plans and communicating with families

- 4 Reinforce stopping elderly accidents, deaths and injuries ([STEADI](#)) clinical fall prevention best practices

5 Pilot KPIs and acceptance

- Clinical: falls/1,000 resident days, time on ground, injury severity, EMT/ED rates
- Operational: Response time, false alarms, near-miss events, staff workload and documentation accuracy

6 Scale and optimize

- Expand when KPI thresholds are met
- Integrate insights into care plan updates and environmental modifications such as lighting and grab bars
- Report data outcomes to the quality and safety committee

Key takeaways for executives

- 1 Combine modalities** for optimal safety and experience: Consider camera-free sensing when privacy is essential; vision where RCA matters; wearables for mobility and prediction; telesitter for short-term high risk.
- 2 Design for documentation:** For skilled facilities, align definitions/workflows to RAI v1.20.1 and CMS **Fall With Major Injury (FMI)** specifics and automated, time stamped records reduce under reporting risk.
- 3 Pilot with purpose:** Track clinical, operational and financial KPIs, focusing on time on ground, ED transfers and false alarms to quantify ROI and guide scaling.

Vicarious liability and the use of AI

Technology in senior living communities can impact vicarious liability. When a provider uses tools such as fall detection systems, AI monitoring or incident tracking integrated with the EHR, the organization is responsible for their consistent and reliable use.

When technology offers real-time visibility, documentation and alerts, it can strengthen a community's legal defense by allowing quick responses and maintaining accurate records. This is crucial because falls, the leading cause of losses for senior living operators, involve incidents where residents fall, often resulting in serious issues and legal action due to repeated incidents and poor documentation.

Improper use of technologies, such as ignoring alerts, inconsistent documentation or gaps between system features and staff responses, creates new liability risks. Regulators, insurers and attorneys usually review incident records first, expecting organized, dependable documentation that meets established standards.

Therefore, effective technology implementation can decrease legal risk, but misuse, neglect or insufficient follow-up might raise vicarious liability. Technology can **lower liability** in senior living by reducing risks, improving documentation and demonstrating that a community exercises reasonable care by:

1 Reducing the likelihood of harm (core liability reduction)

When fall detection and monitoring systems lower their frequency and severity, they directly reduce the number of claims. **For example, AI-based detection has been shown to cut "time on ground" by 30 minutes, enabling faster intervention and preventing complications that often lead to litigation.** Also, consistent detection and fewer repeat fall patterns are key areas for lawsuits aimed at preventing the "tenth-fall problem," in which repeated incidents become the basis for negligence claims.

2 Strengthening documentation and defensibility

Courts, regulators, insurers and families depend heavily on documentation to assess whether care was appropriate. Incomplete or inconsistent records raise legal risks and trigger family distrust.

Technologies like EHR-based incident tracking create structured, time-stamped, legally defensible records, enhancing accuracy and enabling quick reporting, which are vital for minimizing legal risk. Audit and legal reviewers often start by examining incident logs; well-organized documentation can prevent minor gaps from becoming accusations of neglect or cover-ups.

3 Improving transparency and communication with families

Video-enabled fall technology and automated alerts provide clear insight into incidents, helping to reduce disputes over timelines, responses or preventability. Families often depend on them when communication is poor or inconsistent; transparent evidence and quick updates foster trust and reduce unnecessary tensions.

4 Supporting regulatory compliance (CMS, state, insurer expectations)

Recent updates to CMS rules require more accurate reporting of falls, including new definitions for fall-related injuries. Technologies that automate event detection and documentation support skilled facilities in complying with reporting standards and help reduce penalties resulting from incomplete MDS submissions. These technologies can also help address the common issue of underreporting; [OIG found that 43% of major-injury falls went unreported, posing significant regulatory and legal risks.](#)

5 Providing objective evidence for insurers and defense attorneys

Liability carriers increasingly expect communities to provide:

- Verified fall timelines
- Analytics showing sustained risk reduction
- Proof of proper use of technology across staff

Insurers often hesitate to lower premiums until years of validated data demonstrate fewer claims, but [technology](#) helps collect the long-term evidence needed to prove improved risk management.

6 Preventing allegations associated with a delayed response

Liability claims are often made on the argument that staff “should have known” a resident was on the ground. Technologies that automatically alert staff, accurately record when a fall happens and ensure a prompt response provide an objective defense against claims of unreasonable delays. Technologies tied to rapid response systems reduce injuries and help create a clear, defensible timeline.

7 Creating a culture of safety and proactive intervention

[Predictive analytics](#) in senior living allows communities to shift from reactive care to proactive intervention. Predictive analytics that capture resident gait changes, behavioral deviations and activity declines help communities intervene before a fall occurs, thereby reducing preventable harm. Early detection of high-risk residents enables updates to care plans and demonstrates to surveyors and courts that the community utilizes all reasonable tools available to protect residents.



Summary: How technology mitigates liability

Technology mitigates liability by:

- Reducing the number and severity of adverse events (fewer falls = fewer claims)
- Creating accurate, time stamped, defensible documentation
- Demonstrating reasonable care and compliance with evolving CMS standards
- Providing transparency that defuses family distrust and complaint escalation
- Supporting insurers with objective data, improving negotiation power and long term premium stability

In summary, technology shifts senior living communities from reactive defense to proactive proof, transforming how liability is managed and reducing both the frequency and severity of claims.



01. Core liability protections

- Professional liability (PL)/medical malpractice covers claims of negligent care, inadequate supervision, allegations of abuse, improper fall risk management or delayed responses
- General liability (GL) covers bodily injury claims related to environmental hazards such as slips, trips, unsafe flooring and lighting issues
- Umbrella/excess liability offers crucial extra coverage beyond PL and GL, which is important because fall claims often escalate into high-severity litigation



02. Technology and AI specific protections

- Tech E&O covers failures or malfunctions of fall detection sensors, AI software or alert systems
- AI/sensor failure to alert endorsement: Protects if the system fails to detect a fall, misclassifies an event or alerts staff too late
- Cyber liability and data breach coverage is vital for systems using video, radar, thermal sensors, wearables or cloud platforms; it covers HIPAA breaches, data recovery, ransomware and third-party claims
- Video and monitoring data liability coverage: Offers protection against disputes over retention, access, use or privacy of resident monitoring footage



03. Leadership, workforce and compliance protections

- D&O liability shields leadership from claims alleging inadequate oversight of safety programs or technology adoption
- Workers' compensation covers employee injuries that occur while responding to fall incidents
- EPL provides coverage against claims related to staffing, supervision or alleged negligence in monitoring
- **Regulatory and fines coverage** (where available) supports defense against state survey findings, CMS documentation challenges or reporting deficiencies

Recommended insurance coverages

To protect senior living communities from the significant financial and legal risks associated with resident falls, especially as AI-driven monitoring tools become a key part of care, the right insurance coverage is essential.

A comprehensive program should include professional and general liability to protect against claims of negligent care and environmental hazards, while umbrella liability provides extra coverage for serious claims. As communities increasingly rely on fall-detection sensors, video monitoring and AI analytics, coverage for technology errors and omissions (tech E&O) and AI failure-to-alert becomes essential for system failures or missed alerts.

Cyber liability and data-handling coverage protect against breaches involving sensitive video, sensor or health data. Additional coverages such as directors and officers (D&O) liability, workers' compensation, employment practices liability (EPL) and regulatory defense provide a comprehensive risk management plan, ensuring that leadership, staff and systems are protected as technology plays an increasingly important role in resident safety.

Conclusion

In conclusion, this technology resource guide has demonstrated how advanced fall-prevention technologies, ranging from AI-powered monitoring to sensor-based detection, are transforming safety practices in senior living communities. As these innovations become part of daily care, they need careful oversight, clear operational governance and insurance programs that cover both traditional liabilities and new technology-specific risks.

By proactively aligning technology strategies with comprehensive coverage and expert brokerage support, senior living providers can enhance resident safety, strengthen organizational resilience and confidently navigate the evolving landscape of tech-enabled care.



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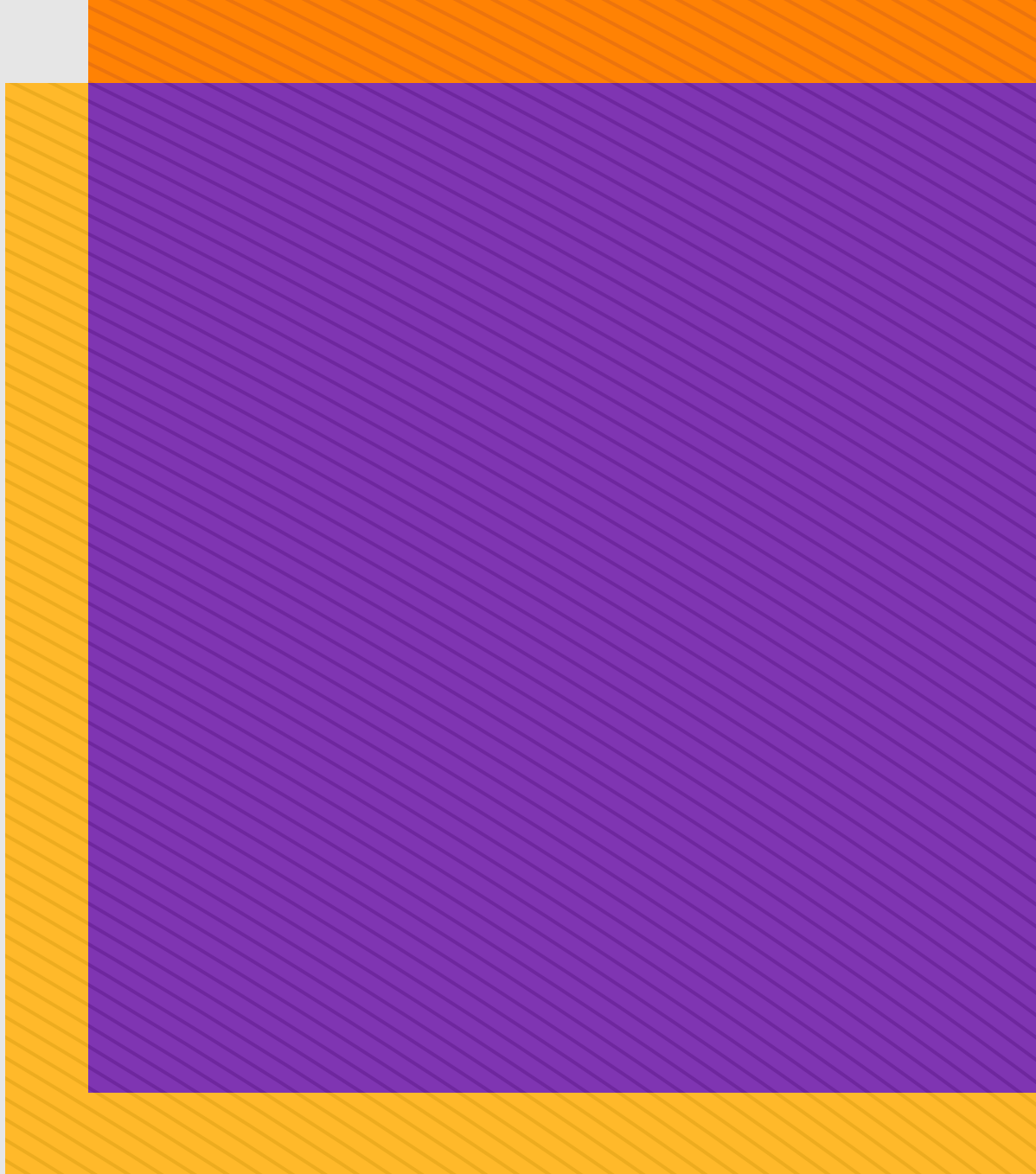
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