

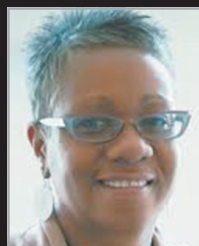
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CINCINNATI'S

ROAD TO

CINCINNATI'S

ROAD TO RECOVERY



RENEE MAHAFFEY HARRIS

President & CEO
The Health Gap



TERRY HORAN

President & CEO
HORAN



MARK CLEMENT

President & CEO
TriHealth

THE LAST OF A THREE-PART VIRTUAL DISCUSSION SERIES

In the last of a three-part virtual discussion series titled *Cincinnati's Road to Recovery*, Jamie Smith, *Business Courier* market president and publisher, questioned three community and business leaders about the Covid-19 crisis. This discussion took place Thursday, Nov. 12. The first discussion in the series took place on July 28, followed by another on Sept. 15.

Responding to Smith's questions in these discussions have been: Mark Clement, president and CEO of TriHealth; Renee Mahaffey Harris, president and CEO of the Center for Closing the Health Gap and Terry Horan, president and CEO of Horan, a health and wealth benefits management firm. The panelists represent the organizations that sponsor the Road to Recovery series. What follows is a summary of the third discussion, not a word-for-word reconstruction.

Smith began by acknowledging that this area and the entire nation continue to seek recovery from the coronavirus pandemic, with cases and deaths rising and renewed calls restrictions on social and business life continuing to be heard. He cited the controversy surrounding the November general election and the need for businesses to be flexible and prepared for any result. He stressed the need for businesses to continue moving forward in the wake of civil unrest centered on real and perceived mistreatment of marginalized populations, and the continuing challenge of adapting to much of the workforce doing their jobs from home.

ARE WE BETTER PREPARED?

Smith led off questioning by asking the panelists whether the community is better prepared for handling the pandemic now than when it first emerged nine months ago.

Clement responded by saying that a third wave of the pandemic is upon us, and this one is the most severe in terms of impact. Infections and hospitalizations are greater, and most troubling, he said, is infections are spreading broadly throughout the community, not isolated to specific segments. He said "covid fatigue" – people tiring of dealing with the pandemic – is more prevalent, and many more people know someone or have a loved one who has been infected, hospitalized or has died from it.

On the brighter side, Clement said, the medical community is better prepared and better equipped to deal with the crisis. It has learned more about how to mitigate and treat Covid-19, testing for it is better and faster, an effective vaccine has been developed and plans are underway for widespread vaccination. He added that all the area health systems are working together in unprecedented fashion to respond to the pandemic by maximizing hospital bed space, among other measures. Clement cautioned that front-line health care workers are strained and fatigued from the demands of the pandemic, and he pleaded with the community not to let its guard down. He said people outside the health care system can ease the burden on health workers by recognizing the seriousness of the pandemic and taking common-sense steps to reduce its spread: wearing masks, washing hands, social distancing, and avoiding large gatherings.

In response to a follow-up question from Smith, Clement said he did not anticipate

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Equality and justice need to be a collective goal, worked toward by individuals and institutions together”

- Renee Mahaffey Harris

Ohio Gov. Mike DeWine will reinstitute limits on elective surgeries. He said previous restrictions resulted in unintended but tragic outcomes because people postponed needed care. He strongly cautioned people who need care to seek it and said area hospitals are coordinating efforts to ensure beds and staff are available for non-urgent but necessary care that is not Covid-related, and that sufficient bed capacity is also available for Covid-19 patients.

AVOIDING ANOTHER SHUTDOWN

Smith next asked Mahaffey Harris how we can avoid another Covid-related shutdown. She said community and business leaders need to emphasize a sense of urgency about the pandemic and avoid sending confusing messages about such things as wearing masks and socially distancing. The consistent message must be that these steps are absolutely necessary to reduce spread of the disease, she said. These measures can help us to avoid further negative economic impact, and people have to be consistently made aware of this. She lamented that greater proportions of workers in lower-income segments lose jobs in

economic shutdowns because they cannot work from home. She cited the heavier impact an economic slow-down has on small business owners. She noted that remote and hybrid learning adopted by area school districts have left single-parent families in even tougher circumstances.

Mahaffey Harris' remarks led Smith to encourage all the listeners to this discussion to share the video of it with others to help get the message out that the pandemic is having lasting negative economic impact, and measures to reduce spread of Covid-19 are essential.

THE EFFECT ON INVESTORS

Smith asked Horan how he's counseling investment clients, and Horan said he's urging patience amid all the market volatility. He foresees a return to a more normal market, but he acknowledged that no one knows how long it might take. He said unlike the health effects of the pandemic, the market seems on its way to recovery and should get better "as we move forward." He noted we're still in unknown economic territory because of the pandemic but that news of the development of an effective vaccine resulted in a significant market upswing. However, uncertainty remains about vaccine distribution and storage and how many people will be willing to take it. He mentioned concern in the community about the stress the pandemic has put on the health care systems and uncertainty about another federal stimulus package. He said the stimulus is needed "sooner rather than later," and that more family leave will probably be needed as part of the package, as well as clarification about how PPE (personal

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protective equipment) will be covered. He concluded this answer by saying that despite the challenges, he feels a "sense of optimism that we will get through this."

GETTING BACK TO OFFICES

Smith then asked Horan if he thinks business leaders are confused about bringing workers back to workplaces. Horan first applauded those workers who did not have the option of working remotely – health workers, delivery and service industry workers, and others – then said it's important that employers remain flexible. He said at Horan, employees have the choice to work from home if that's where they are more comfortable. Reducing the stress on workers is highly important, Horan said, and flexible work conditions go a long way toward doing that.

KEEPING BUSINESSES HEALTHY

Smith asked Clement what TriHealth might be doing to support the community as the pandemic persists. Clement responded by first seconding the points made by Mahaffey Harris and Horan about protecting others and yourself by observing safe practices, especially wearing masks. He cited wearing seatbelts and refraining from

smoking in public spaces as similar to the wearing of masks. He then cited TriHealth's role in reaching out to businesses for employee health and fitness programs, providing Covid testing services for employers and offering information about providing safe working spaces. He said TriHealth is partnering with Anthem Blue Cross, Cincinnati Children's Hospital and St. Elizabeth Healthcare to offer employee health plans – called Blue Connection – at costs that are 10 to 15 percent below open network prices.

REACTION TO A VACCINE

Mahaffey Harris acknowledged marginalized communities' historical mistrust of clinical trials and vaccines in general. She said the Health Gap is working with the Cincinnati Medical Association among other organizations on educational initiatives, including town halls, to inform the community about the importance of the vaccine trials and, ultimately, getting a vaccine. She said this is particularly important given that Covid-19 disproportionately affects black and brown people.

Clement acknowledged the mistrust of vaccines mentioned by Mahaffey Harris and cited other challenges vaccines present. He said this vaccine will require storage at minus 90 degrees Fahrenheit, and TriHealth has acquired freezers that will accommodate several hundred thousand doses. Dis-

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- Terry Horan

tributing the vaccine also presents challenges, he said, because after removal from cold storage, it must be administered with six days to retain effectiveness. And unknown at this time, Clement said, is how long the vaccine will work. He said that will not be known until it's administered to large parts of the population and time passes.

THE SOCIAL EQUITY ISSUE

Horan said inequity in how physical and financial well-being is ensured for our entire population has been further exposed during this pandemic. He said it's become more apparent that too many people lack access to treatment for chronic conditions, such as diabetes and obesity. He noted that data shows expenses for treating chronic conditions increase significantly if those conditions go untreated for long periods. He said too many households are forced to make choices between paying for medical care and paying rent or utilities or home mortgages. He said financial wellness problems mirror those of physical wellness, and too many people live paycheck to paycheck. He said his company is being more aggressive about training for the skills to achieve financial security. The company's "Horan Wealth-being" provides employee seminars on basic financial planning. He also referred viewers of the discussion to his company podcast on employee benefits (Information about the podcast can be found at horanassoc.com). He concluded with a personal observation that "if we all took better care of ourselves, the health costs in this country would be less."

RACISM AS A HEALTH CRISIS

Smith asked Mahaffey Harris to cite some of the root causes of systemic racism. She noted that the question is lofty and that if she had the answers, "I would probably have my own show." The pandemic, she said, has made it clear that economic factors are contributors to a population's overall health. She said she's encouraged that so many municipalities across the country have recognized racism as a health crisis, and the solutions to it involve not "blaming people and pointing fingers" but cooperating with one another. Equality and justice need to be a collective goal, worked toward by individuals and institutions together. She said health systems need to examine priorities so that more funding goes toward preventing sickness instead of the much larger share going toward treating sickness. The economic implications of

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- Mark Clement

racism need to be addressed with similar collective action and collective examination of behavior.

Her point led Smith to recount his conversations with local bankers who told him that their institutions need to cultivate more relationships with Black businesses because such relationships are non-existent or all too rare. Mahaffey Harris followed that up by noting bankers need to "peel back the onion" and examine their systems, look at the data, and develop business relationships with equality and fairness as guiding principles.

CULTIVATING DIVERSITY

Smith asked Clement to talk briefly about TriHealth's recent diversity initiatives. Clement answered that TriHealth has had a commitment to diversity since its founding 25 years ago. He said that in the last three years the health system has established further diversity, equity and inclusion goals that include greater minority representation on the health system's board, on the staff and in business with outside vendors. An area where TriHealth needs more progress, however, is in leadership. "We should not be judged by our intentions, but by our actions," he said. One recent step has been making diversity a performance goal for TriHealth's leadership ranks.

CLOSING REMARKS

Smith asked each panelist to comment on the November elections if they cared to and to offer closing remarks. Horan said he foresees little long-term impact of the election on financial markets. He offered deep thanks to front-line workers and health care workers and to Smith and the Business Courier for conducting the discussion.

Mahaffey Harris didn't mention the election but said conversations such as this one are helping to create a more just and equitable national culture, and she also thanked Smith and the Courier for conducting these conversations.

Clement closed by offering thanks to Smith and the Courier but then offered a sobering message about the pandemic. He said hospitalizations are spiking and could reach truly alarming levels by year's end if current trends do not level off. Recovery, he said, cannot be reached unless people observe common sense precautions: social distancing, avoiding gatherings larger than five or six, washing hands and wearing masks.

Resources to Help You Navigate COVID-19

Tune in to HORAN's "Benefits: What, Like it's Hard?" Podcast or Return to Work Vlog Series covering COVID-19's impact on individuals and businesses.

Listen, watch and subscribe today for:

- Interviews with local leaders
- Insights to make smart financial decisions
- Tips for managing mental health
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