Mitigation Matters

INSTITUTING BEST PRACTICES TO MITIGATE THE SPREAD OF COVID-19

HORANalytics

HOW COVID-19 WILL IMPACT YOUR HEALTH PLAN

The continued spread of COVID-19 creates a particularly challenging and unprecedented environment for our workforce, communities, industries and families. The associated impact and continued uncertainty will undoubtedly make your jobs and personal lives considerably harder in the near future.

HORAN is diligently working to understand how COVID-19 is going to impact the health of our clients' members as well as how it might impact their health care costs.

COVID-19 will undoubtedly impact each employer and their covered members differently. HORAN's team of Financial Analysts is working to help our clients understand the potential impact by digging into available data at the local, state and national levels.

As of April 12, 2020, most counties in the three states surrounding HORAN's office locations (Indiana, Kentucky and Ohio) were reporting a low number of diagnosed cases (under one-tenth of one percent of their population). However, that percentage ranged from .02% to .11% among counties, which when translated to actual patients can vary by thousands.

Diagnosed patients present a wide range of cases—from asymptomatic or mild symptoms to severe illness or death. This variability in severity is reflected in county-reported hospitalization rates which range from 15% to 40% among those diagnosed.

With vastly different diagnosis rates from county to county and a wide range of severity among patients, it makes developing an accurate prediction of the impact on costs and the health of employees for any one employer difficult.

Ultimately, the cost impact of the virus on your member population is going to be largely dependent on two factors:
1. The number of your members who become infected with the virus
2. The severity of those members' cases

HORAN does not believe that our clients have control over how severe the cases will be for their members, but we do believe that our clients play a very important role in managing and mitigating the number of their members who become infected.

We also believe that preventing infection in your member population is the most productive area of focus. Mitigation can help you avoid outbreaks which could impact your employees' health, the function of your business and your overall health care costs.

"The most important action employers can take in controlling their health care costs during the pandemic is instituting best practices to mitigate the spread of the virus among their employee population and their families,"

said Valerie Bodgan-Powers, President of HORAN Health.
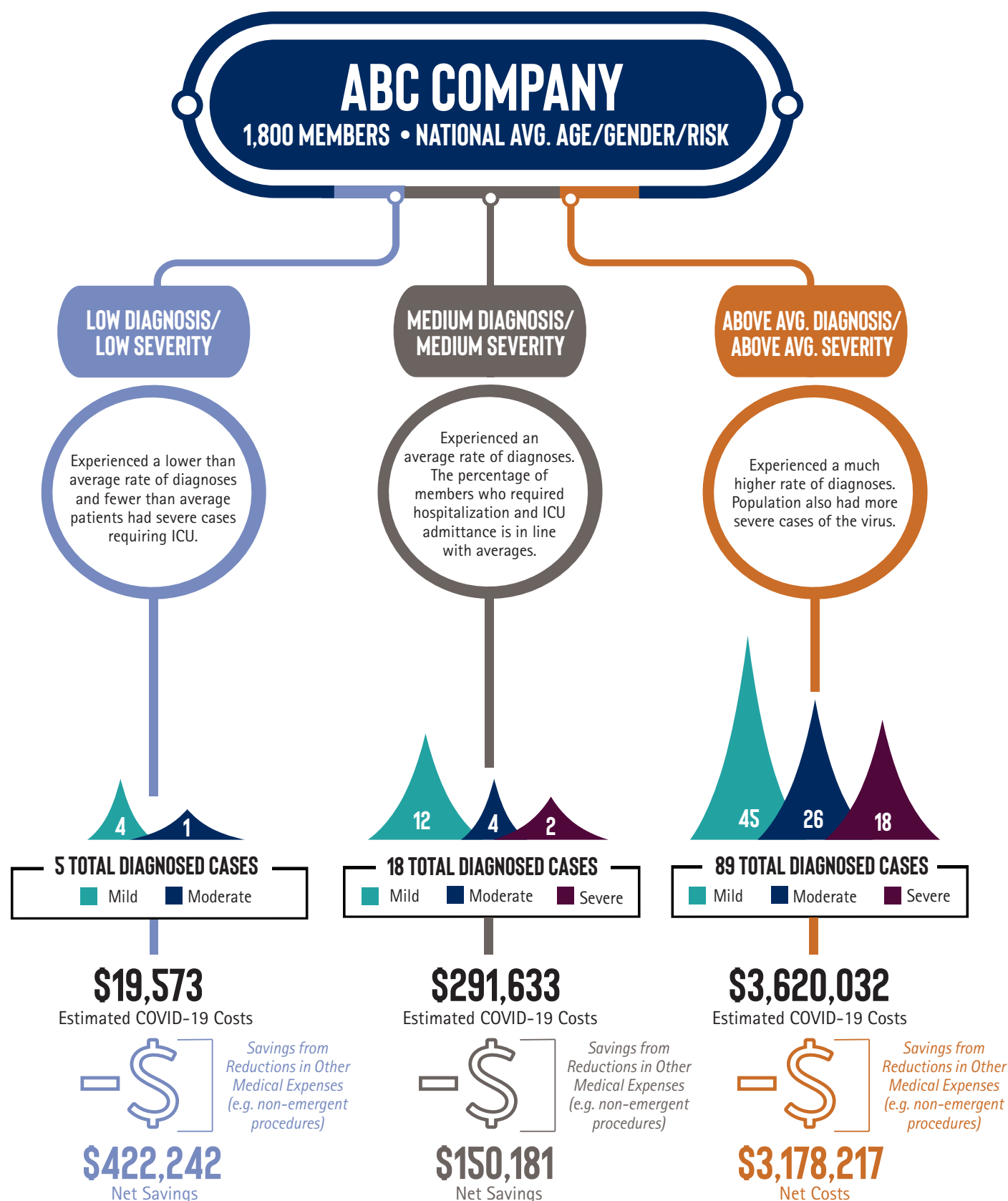
HORAN's Health Management Team shares 10 best practices to mitigate the spread of COVID-19 among your member population on the last page of this Databyte.
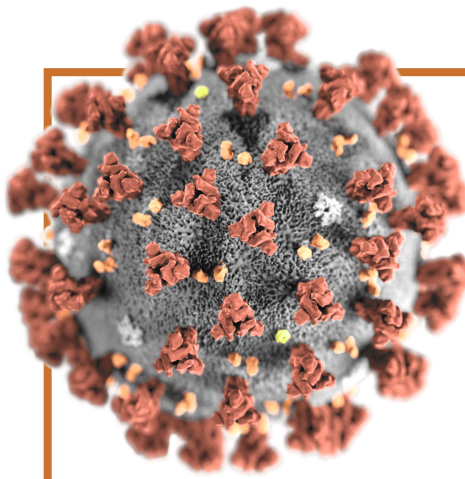
This information is region-specific, however, we are able to adjust for your location. HORAN has created a custom report to help you obtain more specificity based on your data. Please contact your HORAN Account Team for more details.

The HORAN Financial Analyst team mapped out three scenarios based on current Tri-State COVID-19 reporting to predict how the virus might impact health care costs for low, medium and above average diagnosis rates for an employer with 1,800 plan members.

ABC COMPANY
1,800 MEMBERS • NATIONAL AVG. AGE/GENDER/RISK

LOW DIAGNOSIS/ LOW SEVERITY

Experienced a lower than average rate of diagnoses and fewer than average patients had severe cases requiring ICU.

MEDIUM DIAGNOSIS/ MEDIUM SEVERITY

Experienced an average rate of diagnoses. The percentage of members who required hospitalization and ICU admittance is in line with averages.

ABOVE AVG. DIAGNOSIS/ ABOVE AVG. SEVERITY

Experienced a much higher rate of diagnoses. Population also had more severe cases of the virus.

4	1	
12	4	2
45	26	18

5 TOTAL DIAGNOSED CASES
■ Mild ■ Moderate

18 TOTAL DIAGNOSED CASES
■ Mild ■ Moderate ■ Severe

89 TOTAL DIAGNOSED CASES
■ Mild ■ Moderate ■ Severe

$19,573
Estimated COVID-19 Costs

$291,633
Estimated COVID-19 Costs

$3,620,032
Estimated COVID-19 Costs

− $ *Savings from Reductions in Other Medical Expenses (e.g. non-emergent procedures)*

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$422,242
Net Savings

$150,181
Net Savings

$3,178,217
Net Costs

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BEST PRACTICES FOR MITIGATING COVID-19

1 Routinely clean and disinfect all frequently touched surfaces such as workstations, countertops, handrails, bathrooms and doorknobs.

2 Promote social distancing and reorganize the workplace to ensure more space between employees and customers.

3 Stagger presence in high traffic areas such as lunch and break periods to ensure smaller groups.

4 Stagger the use of the bathroom to prevent the number of persons using facilities at the same time.

5 Promote hand hygiene and provide tissues, no-touch trash cans, soap and water as well as hand sanitizer with at least 60% alcohol. Provide masks and gloves for employees who request them.

6 Consider the need for travel and explore alternatives such as allowing employees to work remotely when possible.

7 Employees who have symptoms (i.e., fever, cough or shortness of breath) should notify their supervisor and stay home.

8 Employees who are well but who have a sick family member at home with COVID-19 should notify their supervisor.

9 Require employees to quarantine for 14 days if they report sickness. Employers should measure the employee's temperature and assess symptoms prior to them coming into work again. Ideally, temperature checks should happen before the individual enters the facility.

10 The stress and anxiety caused by COVID-19 may impact your employee's mental health. Providing an Employee Assistance Program (EAP) is a great first step in helping connect your employees to mental health support services. EAPs can assist your employees with personal and/or work-related problems that may impact their job performance, health, mental and emotional wellbeing. Ensure your employees are aware of the EAP you provide and how to access.

TRUSTED RESOURCES

HORAN COVID-19 Resource Center | www.horanassoc.com/newsroom/covid-19-updates

Benefits: What, Like It's Hard? Podcast | www.horanassoc.com/tunein

Centers for Disease Control and Prevention | www.cdc.gov/coronavirus

Ohio Department of Health | www.coronavirus.ohio.gov

Kentucky Department of Health | www.kycovid19.ky.gov

Indiana Department of Health | www.coronavirus.in.gov