# **ACTION BRIEF**



Employer Strategies that Drive Health, Equity and Value

# COVID-19 POST-CRISIS PLANNING FOR EMPLOYERS

ACHIEVING BETTER HEALTH FOR PEOPLE, ORGANIZATIONS AND COMMUNITIES

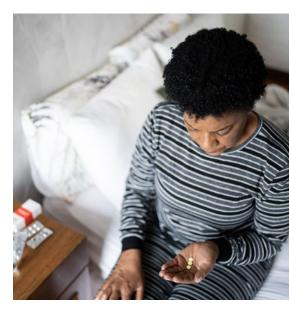
## ACTION STEPS FOR EMPLOYERS:

- 1. Understand the health risks and opportunities for the employee population.
- 2. Encourage mental and financial health conversations.
- **3.** Involve employees from multiple affinity groups in benefit design.
- 4. Partner with community health organizations to expand access to care and enhance emergency preparedness.
- 5. Build trust by educating and involving employees as you navigate the post-pandemic environment together.

The COVID-19 pandemic has upended work and employee health, resulting in short- and long-term consequences:

- Mental health challenges: Profound increases in <u>PTSD</u>, depression and addiction risk.
- ▶ Missed and delayed preventive and ongoing care: In 2021, 30% of healthcare appointments held by older adults were postponed or canceled for pandemic-related reasons.
- ► Long COVID-19: A review of mostly acute COVID-19 survivors found that at least 50% face lingering symptoms of varying severity; most of these people lack access to specialty treatment facilities and services.

The pandemic is not over. Waves of variants and sub-variants are keeping the disease active, further disrupting employee mental and physical health and wellbeing. The use of preventive measures—such as testing, hand washing, social distancing, and facemasks—is



inconsistent. Although there are treatments available for those at risk of significant illness—which includes most US adults—they must be administered within the first five days of symptom onset to prevent serious illness, hospitalization and death.

Complete eradication of this virus is unlikely, so downstream consequences for the overall health of employees will continue to emerge, particularly for racially, ethnically, and culturally diverse individuals and communities which are disproportionately affected by COVID-19. The best preparation for employers is to continue learning and adapting. The employer action steps offered here create a framework for COVID-19 post-crisis planning.

"We've only eradicated one infectious disease, and that's smallpox. That's not going to happen with COVID-19.

Scientists don't know exactly how the pandemic will finally play out."

—Dr. Anthony Fauci White House chief medical advisor and director of the National Institute of Allergy and Infectious Diseases

## EMPLOYER ACTION STEPS

1. Understand the health risks and opportunities for the employee population.

A good starting point for employers is to understand employee health risks and opportunities and acting on what needs to be addressed.

#### **RISKS**

Benchmarks may include:

- ► Employee COVID-19 health data.
  - The current vaccination status of employees can be tracked. Some employers track daily employee temperatures. For CDC's updated COVID-19 community levels, enter the state and county where the employer operates to see metrics on new case rates, hospital admissions, and inpatient beds occupied—predictors of near-term impact.
- ▶ Employee general health practices. Determine how many employees have missed annual preventive care screenings and exams. Also examine productivity measures such as absenteeism, worker compensation claims, and recruitment and retention costs.

#### **Connect with Community Health Organizations**

As an employer:

- Report COVID-19 cases and deaths to the public health department and encourage employees who have positive tests to report the results as well.
- Identify local long COVID-19 centers of excellence/specialty clinics and share this information with employees.
- Educate employees about the US government's Test-to-Treat program where people can get tested for COVID-19 and, if positive and at risk for serious illness, get treatment at one location. Centers are listed at <u>aspr.hhs.gov/</u> TestToTreat.

#### **OPPORTUNITIES**

Employers can provide health opportunities and incentives:

- ▶ Basic, preventive, and chronic healthcare. Ensure employees have access to low- or no-cost primary care, preventive care, and timely care for chronic conditions (including long COVID-19) and, if necessary, disability benefits. As of July 1, 2022, the US government may not pay for all testing, making it important for employers to ensure testing is covered in benefit design.
- ▶ Onsite or nearby vaccination clinics. Make it convenient for employees to get vaccinated or boosted by providing onsite clinics or paid time off for visits to nearby clinics, including Test-to-Treat centers.

- Vaccineinformation.org provides information on all the recommended vaccines, not just COVID-19. Remind them that children as young as six months can now receive the safe and effective COVID-19 vaccine.
- ► Community health resources. Leverage COVID-19 community resources offered by local public health departments.
- ▶ Financial incentives. Prevent or slow infection spread in the workforce by giving workers who need to quarantine paid time off.

Employees want clear COVID-19 policies that address health risks and opportunities. Important topics include employer vaccination requirements, whether employees are expected to work alongside unvaccinated coworkers, paid-time-off policies for vaccinations, non-retaliation policies for workers who report safety concerns, safety measures (including hand sanitization stations and increased ventilation), and sick leave policies for COVID-19 and long COVID-19 recovery, as well as for other chronic illnesses and disabilities.

## 2. Encourage mental and financial health conversations.

COVID-19 has exacerbated employee mental and financial stress in multiple

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View and share with employees the National Alliance "COVID-19 Lessons Learned" video. Additional videos for employees are available on the National Alliance website.

#### **DID YOU KNOW?**

"Hybrid immunity," the term for immunity acquired from both prior infection and vaccination, likely offers the best protection against COVID, according to more than 20 studies.



ways: Unpaid work absences, remote work from homes with neither the space nor the resources to support it, job loss, social isolation, logistics, and expense of medical care. During the pandemic, employees have experienced stress, anxiety, fear, sadness and loneliness. Mental health disorders, including post-traumatic stress disorder (PTSD), anxiety and depression, have worsened significantly.

Mental health issues affects productivity. The Centers for Disease Control and Prevention reports mental illness such as depression can result in approximately five missed work days and 11.5 days of reduced productivity per individual every quarter.

Employee financial health has suffered, too—not just from COVID-19, but from high inflation, particularly among lower-income Americans, who report an inability to pay bills (22%, vs. 11% of all earners). Forty-seven percent of lower-wage earners report not feeling financially healthy. Meanwhile, as concerns about inflation increase, about 60% of Americans report that rising prices have affected their spending, causing them to curtail discretionary purchases.

## Ways for employers to address employee mental and financial health

Here is a seven-step approach to reduce mental and financial stress among employees in the post-COVID-19 workplace:

- ▶ Educate employees. Offer lunchand-learns or one-on-one coaching from the benefits department, health vendors, and financial vendors (from the 401(k) vendor, for example). Train supervisors and managers to monitor employee mental health and wellbeing.
- Support work-life balance. Employers can give employees the flexibility to attend medical or financial appointments and stress the importance of taking non-work hours off.
- Include mental health benefits in health plans. Make sure mental health benefits are robust, covering mental health assessments and individual or group counseling for employees and their families.
- Offer an employee assistance program (EAP) and promote it. An EAP provides a variety of support, including confidential mental health assessments, substance abuse counseling, and referrals for additional resources.
- Provide an employee assistance fund to pool time off and money (donated by employees and matched

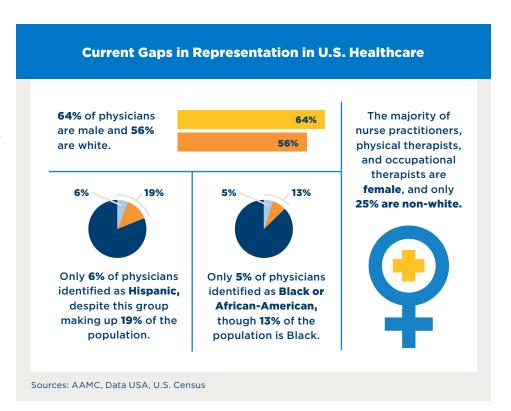
- by the employer) for employees facing
- ► Encourage mental health days.
  Allow employees to use PTO to take a pause.
- Help employees repay loans. Americans owe \$1.7 trillion in student loans, \$1.1 trillion in auto loans, and \$977 billion in credit card debt. Some companies help employees with debt and report it as a write-off. Keep employees apprised of legislation to ease student loan pressure.

## 3. Involve employees from multiple affinity groups in benefit design.

Employers who engage the full diversity of their workforce in planning health and wellbeing strategies will have a greater understanding of how to meet the needs of ethnically, racially and culturally diverse employees. For example:

## Racially, ethinically, culturally diverse employees.

Making, diversity, equity and inclusion a priority helps with plan design that reflects an organizational commitment to offering equitable benefits that meet diverse needs.





## Caregivers with school-age children and/or aging relatives.

Caregivers represent a big part of the workforce. About 73% of employees report having some type of caregiving responsibility. Caregiving responsibilities cost employers in the form of absenteeism, presenteeism and reduced productivity. Gallup estimates caregiving costs employers \$25 billion annually in lost productivity.

Including caregiving employees in benefit planning helps ensure benefits are structured to support them. Caregivers may advocate for benefits that include access to financial planning advisors and healthcare coordinators. These resources provide emotional support, guidance on stress management, and family counseling.

## Work-from-home and hybrid workers.

Employees today are taking a more discerning look at what current and prospective employers can offer them, particularly if they are now in hybrid or remote work arrangements.

Remote employees want a say in how health benefit designs address their new work arrangements. They are asking for virtual wellness coaching on topics like work/family balance, stress reduction,

#### **COVID Vaccines for Children Under 5: What Parents Need to Know**

Children as young as 6 months can receive the safe, effective, no-cost Pfizer BioNTech and Moderna mRNA vaccines.

Since the pandemic began, there have been over 2 million cases, 20,000 hospitalizations, and 200 deaths due to COVID-19 in children under age 5. To keep your children safe, the CDC recommends the COVID-19 vaccine for children 6 months and older.

Learn more: COVID-19 Vaccines for Children and Teens

weight loss, and improving sleep. They want remote mental health counseling. In fact, some 67% of employees in 2021 want more wellness solutions that connect mental and physical health.

Human resource development advocates promote special employee benefits for remote workers:

- ▶ Funding for professional development
- ▶ Remote recognition and appreciation
- Virtual team building
- Access to apps, technology, and computer-based tools
- ► Home-office improvement allowance
- ► Paid service/volunteer hours
- ▶ Fewer limits on paid time off
- ▶ Flexible hours

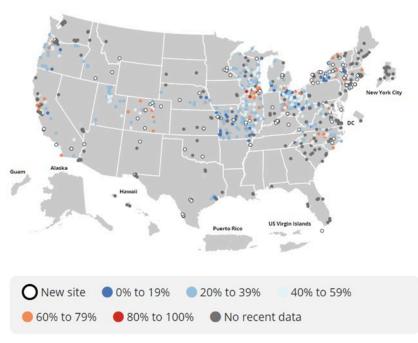
#### Partner with community health organizations to expand access to care and enhance emergency preparedness.

COVID-19 has spurred government support for employers and employees. Employers have tapped into government resources to expand access to care and can continue to do so, not just for COVID-19, but for other health issues, too.

Community health resources include health centers funded by federal government rapid-response grants.

According to KFF, community health centers are a national network of safety-net primary care providers who fill an important role in national, state and local responses to the pandemic. Health centers contribute to response efforts

#### Sample data from the CDC showing emerging virus locations.



Find Test-to-Treat sites at aspr.hhs.gov/TestToTreat.



by providing tests, triaging patients, and reducing the burden on hospitals. They also help address the demand for behavioral health services and continuing primary care for patients with chronic conditions helps ensure benefits are structured to support them.

Federal, state and local governments have expanded telemedicine access during the pandemic. To encourage greater use of telemedicine during the pandemic, states enhanced private insurance coverage of telemedicine. As temporary orders and voluntary insurer efforts end, policymakers are considering how best to regulate telemedicine post-pandemic.

A key community health resource is the data on COVID-19 in each employer community, although tracking infections is an increasing challenge as the use of home tests rises. The CDC provides updated data by community on its COVID-19 Data Tracker. Employers can access data on local case trends, hospitalizations, deaths, and vaccinations. The Data Tracker also provides information on COVID-19's impact on health equity and high-risk populations. Trending data covers wastewater surveillance, variants, burdens on healthcare settings, social impacts, and prevention efforts.

This data helps employers know when to increase communications with employees

about related policies and benefits, when to sponsor vaccination clinics or encourage vaccinations at community sites, and when to expect increased absenteeism and loss of productivity.

#### Creating an employer readiness assessment tool

Community data and community resources can be woven into an employer readiness assessment tool. When community COVID-19 levels reach a critical point, this assessment tool becomes a guide on how to prepare employees, increase safety and hygiene in the workplace, manage vendors and customers, and bring managers up to speed.

A good readiness assessment tool provides a roadmap for ramping up employee awareness, supporting employees in uncertain times, and reducing the spread of the disease and its impact on business and services.

#### Build trust by educating and involving employees as you navigate the new post-pandemic environment together.

Employers can build employee trust and cooperation in addressing ongoing fluctuations in COVID-19 infections and variants. This is best accomplished by continuing to educate employees about the disease, its treatments, and its consequences, and by involving employees in shaping the post-crisis work environment. Suggested steps:

- ➤ Create a clear COVID-19

  vaccination policy for employees,
  part-time workers, temporary
  workers, and contractors—one that
  requires or encourages vaccination
  and makes getting vaccination
  easy. The Health Action Alliance
  provides a sample policy.
- Share facts about the safety and benefits of COVID-19 vaccines.
  - The Centers for Disease Control and Prevention publishes data on the safety and effectiveness of the vaccines. More than 576 million doses of COVID-19 vaccine were given in the United States from December 14, 2020, through May 2, 2022. AARP has developed an excellent information sheet for employees that debunks 10 myths about COVID. See also The National Alliance summary of "next normal" planning.
- Create a safe, supportive workplace culture for all workers. No workplace community shares the same beliefs, perceptions and concerns. Conversations that lead

This graph from the CDC shows how one variant wave supplants the next, suggesting that COVID-19 will continue to play a role in employee healthcare for the foreseeable future.



with respect and focus on listening and gaining insight into employees' thoughts, feelings and beliefs about the vaccines can build trust. One tactic to build employee trust is to establish a series of employee focus groups where COVID-19 concerns and information can be shared and discussed openly. The National Resource Center for Refugees, Immigrants and Migrants offers a focus group facilitation guide, including sample scripts.

1. Form a group of employee champions available for discussions with co-workers about COVID-19 vaccine concerns and hesitancy. Provide this group with a continuous flow of information about the safety and effectiveness of vaccines. When champions represent the ethnic groups in the workforce, they can be paired with employee vaccine skeptics who share similar backgrounds.

## 2. Develop a COVID-19 communications strategy,

including basic information, status of infection waves, prevention efforts, available health and work benefits, employer expectations and policies, and how to apply for a vaccine exemption. A high-level communications plan structure includes both internal and external communications. Additional plans can cover milestones, such as an outbreak of new COVID-19 variants at worksites or the availability of new boosters

## Post-crisis pandemic planning starts now.

Even after two-plus years of the COVID-19 pandemic, employers are in new territory. The pandemic keeps changing, and the future of the virus is unknown. We all are experiencing a "next normal," with employee support for COVID-19 and all other healthcare needs changing every day. The five action steps above will help employers fashion inclusive processes to monitor employee populations, benefit from everyone's input, and craft healthcare plans and resources to meet the needs of today's workforce.

#### **Employer Rights Under COVID-19**

- 1. Employers can ask employees if they are vaccinated.
- 2. Employers have a right to take an employee's temperature.
- Employers can require unvaccinated workers to be routinely screened with a rapid test at least weekly.
- 4. Employers can require COVID-19 vaccinations and boosters as a condition of work (just as they can require flu vaccines). However, they must show reasonable accommodation for disability or religious reasons.
- 5. Employers can offer incentives for vaccinations or boosters.

#### **ADDITIONAL RESOURCES FOR EMPLOYERS**

- COVID-19 Post-Crisis: Healthier Employees, Workplaces and Communities
- Advancing Primary Care: A Purchaser Playbook for Action
- Vaccineinformation.org
- Makeityourvaccine.com/faqs
- Saving a City: How Seattle's Corporate Giants Banded Together to Flatten the Curve
- Confronting the Health Debt: The Impact of COVID-19 on Chronic Disease Prevention and Management
- Pandemic Will Influence Legal Trends in 2022
- Health Affairs COVID-19 Resource Center: Bridging the Health Equity Gap
- Back and Forth: COVID-19's Impact on Business in 2021 and today
- Health Action Council



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