

# Benefits Insights

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## Chronic Conditions and the COVID-19 Pandemic

The coronavirus (COVID-19) pandemic has affected many different aspects of daily life—including managing chronic conditions. The combination of state and local governments ordering patients to stay home, providers postponing appointments and procedures, and employees choosing to stay at home instead of going to a doctor's office has resulted in a significant decrease in health care utilization.

In fact, according to a Harvard University study, outpatient services declined nearly 60% in mid-March and have remained low through mid-April. While the decreased health care utilization has allowed providers and facilities to prioritize COVID-19 treatments, it has increased the likelihood that patients aren't effectively managing their chronic conditions.

Unfortunately, this can lead to a worsened condition and can leave those with an underlying health condition at a higher risk for serious illness due to COVID-19. To help employees prioritize their health and protect their bottom line, employers should explore options to help employees manage their chronic conditions during these uncertain times.

### Chronic Conditions and Employees

According to the Centers for Disease Control and Prevention (CDC), chronic diseases are health conditions that require ongoing management over an extended period of time. Some chronic conditions have very few symptoms, while others severely limit a person's ability to perform normal, routine tasks. There are many chronic conditions affecting the workforce today, some of the most common being:

- Asthma
- Arthritis

- Being overweight or obese
- Cancer
- Cardiovascular disease (coronary artery disease (CAD), stroke, congestive heart failure (CHF) and hypertension)
- Chronic obstructive pulmonary disease (COPD) (chronic bronchitis, emphysema or a combination of the two)
- Diabetes

Approximately 133 million Americans live with one or more chronic diseases, which translates to an increased cost for employers. Once they are fully developed, these conditions may be managed, yet never cured. For employees with a chronic condition, it's important for them to receive continued care to manage it.

Managing chronic conditions properly can prevent serious problems from arising. Without consistent medical adherence, treatments have a higher chance of failing and conditions can worsen significantly. In addition, inconsistent treatment can lead to complications or other conditions that could have been avoided.

In the midst of this pandemic, it's possible that chronic condition management hasn't been as prioritized as it should be. To help employees manage their condition during these times, employers should encourage the use of telehealth services, promote mail-order pharmacy services, and provide

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health and wellness communications.

### Telehealth Services

During these times when it's not safe or practicable for employees to go to their primary care doctor to receive treatment for their condition, they may be able to leverage telehealth services to safely and quickly get the care they need.

Although it's not the same as sitting in an actual doctor's office, a telemedicine visit with a doctor can prove beneficial by warding off further illness or disease, checking in on a patient to recommend further treatment, monitoring a patient at home or prescribing medication. Telemedicine is not a complete replacement for face-to-face health care, but it can be a tremendously helpful supplement and even a temporary substitute for traditional medical care.

Even as states and health care facilities begin to reopen nonessential clinics and schedule appointments, the CDC recommends leveraging telehealth services whenever possible.

While many large insurers have moved to cover telehealth services during the pandemic, be sure to review your specific health plan to see if telehealth services are covered before recommending employees seek treatment this way.

### Mail-order Prescription Services

Keeping up with prescribed medications is essential for successfully managing a chronic condition, but the pandemic has made doing so difficult for some. Filling prescriptions traditionally involves going to the local pharmacy, which may not be advisable during the pandemic. Fortunately, mail-order prescription services, which may be covered under insurance, are available to help employees safely get the medication they need to manage their condition.

If your health plan doesn't cover mail-order prescriptions, consider exploring stand-alone prescription services for employees to use during the pandemic. If your plan does cover mail-order services, or you choose to add this service on its own, be sure to promote this offering to employees so they know it's something they can take advantage of.

### Health and Wellness Communications

Employers can play a big part in helping their employees adhere to their medical treatment plans and medication regimens. Provide employees with educational materials so they understand the importance of medication and treatment, along with the possible consequences of neglecting their chronic condition treatment. Studies consistently show that patients who are more informed and are reminded about the importance of their treatment or medication are more likely to follow through.

In addition to providing communications related to chronic conditions, employers should also provide general communications to help keep health and wellness a top-of-mind concern.

### Summary

The COVID-19 pandemic has created change throughout all aspects of life, especially for those with chronic conditions. With the help of telehealth services, mail-order prescriptions, and health and wellness reminders, employers can set employees up for success in managing their condition during the pandemic.