

NEWS & VIEWS

May 2020

EMPLOYER RESPONSES TO COVID-19:

RETURN-TO-WORK POLICIES, SECONDARY IMPACTS, AND LONG-TERM CONSIDERATIONS

Recently there has been a lot of analysis and speculation about the financial impacts of testing for and treating COVID-19. In comparison, there has been very little discussion on the secondary impacts of the pandemic and the policies to manage its immediate effects. Actuarial consulting groups, including Foster & Foster, have modeled projected costs for the pandemic. There are estimates that overall health care costs may decrease during stay-at-home orders due to a sharp reduction in elective surgeries and other expected care that has been delayed or foregone. Data from other countries suggest a decrease in deaths due to a reduction in air pollution and traffic accidents, with the potential for an increase in suicide rates and complications from untreated conditions. Both employers and employees are also impacted by the economic impacts of the stay-at-home policies put in place to curb the initial outbreak. In short, it's a complicated picture.

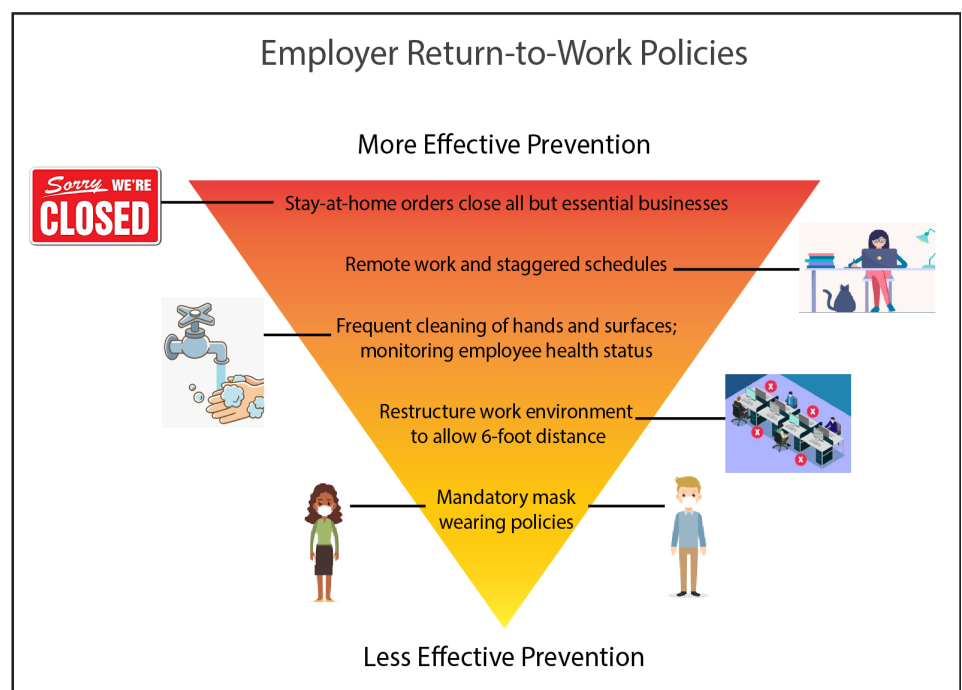
RETURN-TO-WORK POLICY CONSIDERATIONS

Employers can mitigate the immediate effects of the COVID-19 pandemic by following recommendations from the Centers for Disease Control and Prevention (CDC), Occupational Safety and Health Administration, and local health departments when they create policies around returning to work.

Some considerations include:

- Testing, personal protection equipment (PPE), and physical distancing for employees who must work on site
- Remote work options for those who do not need to work on site
- Adjustments to job responsibilities and schedules based on personal risks, childcare needs, etc.

The CDC recently released a [**Workplace Decision Tree**](#) to help businesses and organizations make decisions about safe reopening policies. Among the considerations are protecting vulnerable employees, limiting travel, and monitoring employee health.



Adapted from *COVID-19 Risks Reduction and PPE: What to Do at Work and Home*, Dr. John Adgate, Colorado School of Public Health, May 2020.

HOW BENEFITS PROGRAMS ADDRESS SECONDARY IMPACTS

While stay-at-home orders were instrumental in managing hospital capacity and preventing illness in vulnerable populations, these policies also have secondary impacts on health care, finances, education, mental health, etc. Employers can support their employees through the secondary impacts of COVID-19 under their existing benefits programs such as the following:

- Encourage employees to use applicable federal sick leave or family leave as needed to care for themselves and their family members
- Assist in setting up remote workstations and allow flexibility in work hours and responsibilities as needed to meet employee needs
- Communicate changes to eligible expenses under HSAs and FSAs, as well as the circumstances that allow employees to change their payroll deductions
- Explain how to access no-cost testing for COVID-19 and any benefits changes that affect treatment costs
- Communicate availability of telemedicine services
- Promote Employee Assistance Plan (EAP) services to assist with mental and emotional health needs

LONG-TERM CONSIDERATIONS

Stay-at-home orders have disrupted many aspects of everyday life, including preventive and routine health care. Considering that a COVID-19 vaccine may not be available until 2021, it is important to prioritize care that may prevent future conditions, as well as continue to manage pre-existing chronic conditions. Encourage employees to talk with their doctor about rescheduling preventive care, vaccinations, elective procedures, and other care when it is safe to do so. Employees with chronic health conditions may be able to have telehealth visits with their doctor and set up mail order prescriptions to limit their exposure to others.

Employers should prepare for a resurgence in COVID-19 cases as stay-at-home orders are lifted, as well as a potential second wave of closures in the fall. Budgeting should focus on multiple-year projections and not overcorrect based on postponed care or short-term spikes.

HELPFUL RESOURCES

Centers for Disease Control and Prevention (CDC)	https://www.cdc.gov/coronavirus/2019-ncov/index.html
World Health Organization (WHO)	https://www.who.int/emergencies/diseases/novel-coronavirus-2019
Business Group on Health	https://www.businessgrouphealth.org/en/topics/global/covid-19

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