

How COVID-19 Impacts Your Employee Benefits Strategy

What Employers Need to Know



Kevin Davis

Senior Benefits Consultant & Vice President, Univest Insurance



Kevin has more than 20 years of experience in benefit sales and consulting. Kevin is known for his diligent service and dedication to being an industry expert. He provides expertise in the areas of compliance, strategic planning, employee engagement and communications.

He is a member of the National Association of Health Underwriters and serves on the Lehigh Valley Business Coalition on Healthcare Education and Wellness Committee and Life Sciences PA Human Capital Innovations Alliance.

Kevin earned his bachelors degree from St. Joseph's. He also holds the Certificate of Healthcare Reform Studies from The American College and is presently pursuing his Chartered Healthcare Consultant designation.

An active member in his local community, Kevin is a supporter for PBS39, LifePath and ArtsQuest and is a board member of Habitat for Humanity of the Lehigh Valley. In addition to being a devoted husband and father to three daughters, Kevin is an avid music collector with more than 10,000 albums.



Ken Bertka, MD, FAAFP, CPHMS



Vice President of Clinical Integration, St. Luke's Care Network

Dr. Bertka, a family physician and clinical informaticist, is Vice President of Clinical Integration for St. Luke's Care Network - a clinically integrated network consisting of 10 hospitals, 300+ practices, 1,900 physicians/providers and several post-acute facilities across 10 counties in eastern Pennsylvania and western New Jersey.

Previously, Dr. Bertka was Chief Medical Officer of Integrated Health Network of Wisconsin, a multi-health system clinically integrated network. He held positions with Mercy Health in Ohio including Chief Medical Officer of Mercy Health Physicians and Mercy's Clinically Integrated Network in northwest Ohio, and Chief Medical Information Officer for the Northern Division of Catholic Health Partners.

Dr. Bertka spent 20 years in a five-physician family medicine practice, which he founded. He is immediate past president of the Council of Medical Specialty Societies, a past president of the Ohio Academy of Family Physicians (OAFP) and a past member of the Board of Directors of the American Academy of Family Physicians (AAFP).

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Tiffany Williams

Healthcare Navigation, Alight Solutions



Tiffany Williams is the National Healthcare Navigation Specialist for small to mid-market companies in the sub 500 market with Alight Solutions. She is passionate about changing the healthcare landscape, and has spent the last 8 years in the healthcare navigation space. Tiffany started her career at Compass Professional Health Services as a Health Professional.

The Alight logo, featuring the word "alight" in a bold, lowercase, sans-serif font. The letters are yellow and are set against a solid black rectangular background.

“*Statewide, COVID-related hospital losses could exceed \$10 billion, according to a recent report from the Hospital and Healthsystem Association of Pennsylvania (HAP). Even with an expected \$3.1 billion from the federal Coronavirus Aid, Relief, and Economic Security (CARES) Act, HAP said, the losses could still exceed \$7 billion.*”

— The Philadelphia Inquirer

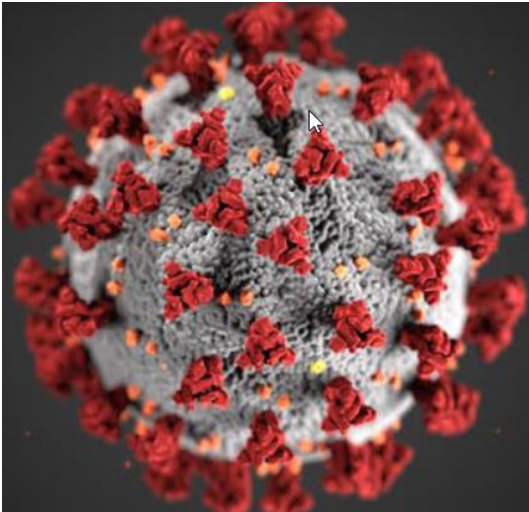
Source: <https://www.inquirer-com.cdn.ampproject.org/c/s/www.inquirer.com/news/rural-covid-coronavirus-pennsylvania-virus-hospital-health-20200616.html?outputType=amp>





COVID-19 Clinical Update: *Care Avoidance and Delay*

June 22, 2020



Ken Bertka, MD, FAAFP, CPHIMS

Family Physician

VP of Clinical Integration

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St. Luke's Care Network



10 Counties, PA & NJ

11 Hospitals

>1900 Physicians and Advanced Practitioners

300+ Outpatient Sites

18 Urgent Care Centers

Skilled Nursing Facility Network

Home Health Care Network

Surgical Centers

DME Supplier

261K Attributed Lives in Value-Based Contracts



Emergency Care, Diagnostics and Surgery



Urgent Care ↓61%
Emergency Department ↓53%

Lab ↓64%
MRI ↓80%
CT ↓71%



Inpatient Surgery ↓55%
Outpatient Surgery ↓82%



Physician Office Visits and Preventive Care

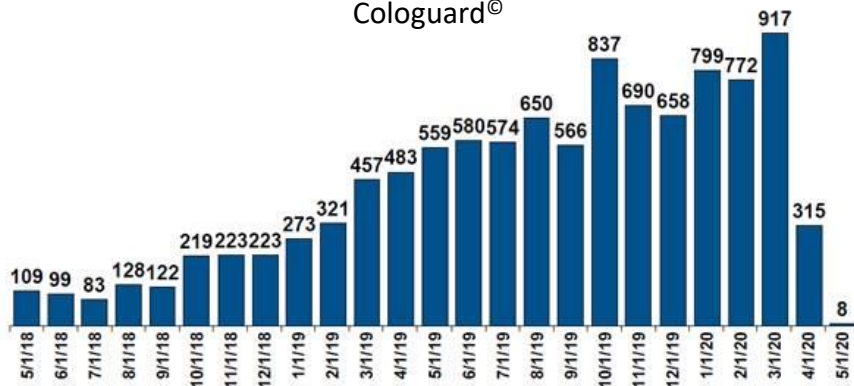


Primary Care Visits - ↓46%
Specialist Visits - ↓43%

At COVID-19 Peak – ↑75% of visits were virtual



Monthly Orders
Cologuard®



Mammography for breast cancer screening - ↓99%

Orders for Cologuard® for colorectal cancer screening - ↓99%



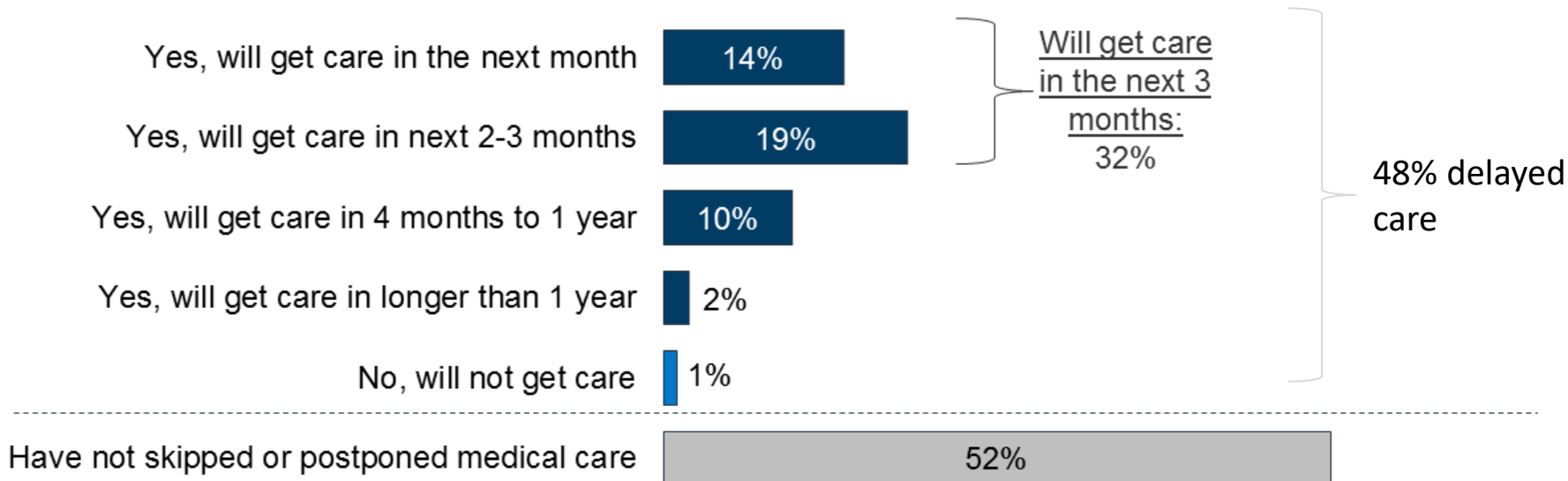
Kaiser Family Foundation Poll – 48% Delayed Care Majority of Those Plan to Make Up the Care Delayed



Figure 2

About A Third Say They Skipped Or Postponed Medical Care Due To The Coronavirus But Will Get Needed Care In Next Few Months

ASKED OF THE 48% WHO SKIPPED OR POSTPONED MEDICAL CARE: Thinking about the care you or your family member skipped or postponed, do you think you will eventually get this care, or not? IF YES: Will that be in the next month, within two to three months, within four months to one year, or longer than that?



NOTE: Percentages based on total.

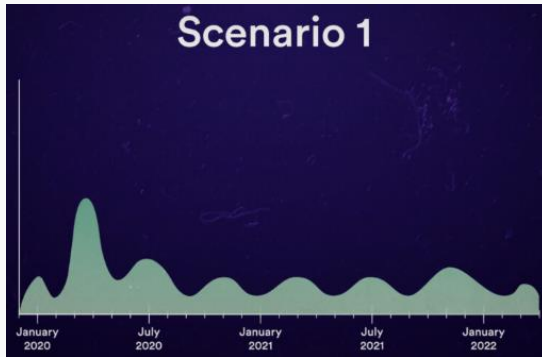
SOURCE: KFF Health Tracking Poll (conducted May 13-18, 2020). See topline for full question wording.



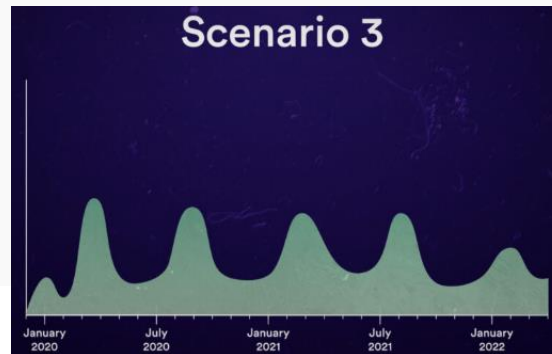
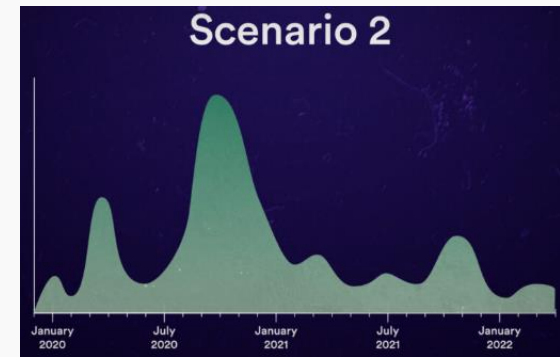


COVID-19 Future - Before a Vaccine

We Will Live and Work with COVID-19 for the Foreseeable Future



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Source: Michael Osterholm, University of Minnesota
State News, <https://www.statnews.com/2020/05/01/three-potential-futures-for-covid-19/>

COVID-19 has disrupted healthcare delivery

50% ↓

Measles
immunizations in
South Dakota

29%

of Americans have
avoided care out of
fear

35% ↓

Atrial Fibrillation
hospitalizations



Access to Chronic
Condition Rx is
diminished



Delayed “Elective”
MSK procedures risk
opioid use



Delayed Cancer
Screenings risk more
severe cases



Cost effective care
options will be closed
the longest

Key findings across 17 studied US disasters



Dip in claims typically lower than expected, with the period during actually showing typically normal spend compared to before.

+43%

**AVERAGE YEAR OVER YEAR
SPEND INCREASE**

Individual event results varied from -15% to 2500%, showing wide variation



Only in 2 cases did spend return to the previously established spend trend.
All others ended up on a new spend path.

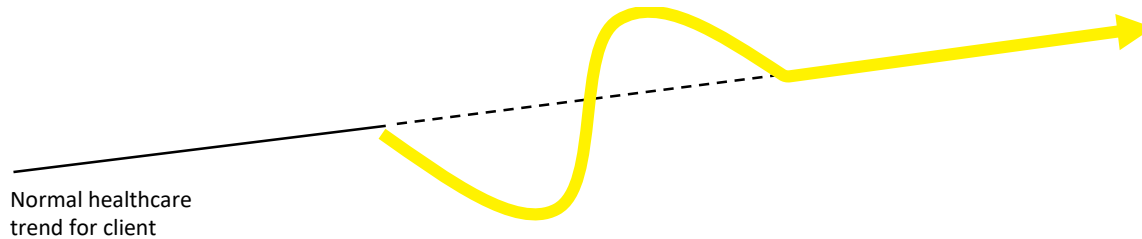
Month 3

**LARGEST POST-EVENT SPEND
INCREASE**

Month 3 showed on average a 19% jump in spend from Month 2 post event

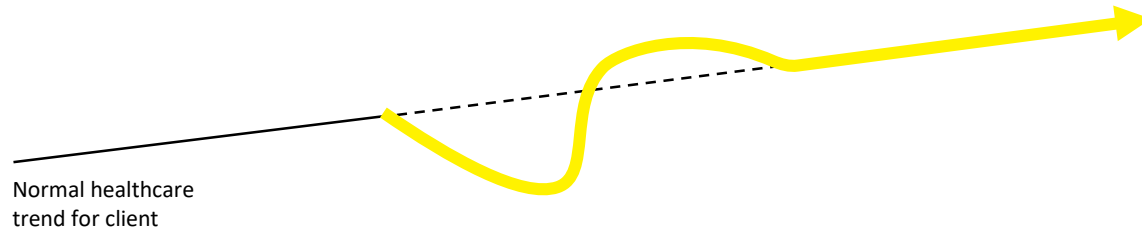
COVID-19 healthcare spend impact study

Typical expectation: Dip and bulge are roughly equal



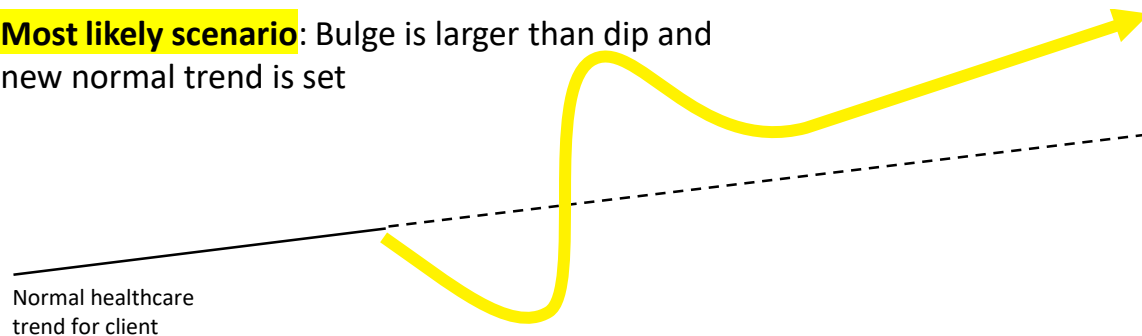
Explanation: Elective procedures decrease during the pandemic, but the procedures are just delayed. The pandemic induces additional costs, but enough elective procedures are avoided to offset. As such, costs balance and return to normal within the year.

Optimistic expectation: Dip is larger than bulge



Explanation: Elective procedures decrease during the pandemic, and many elective procedures are avoided entirely. A smaller set of patients still do need care, but they hit the system over several months as their own financial constraints ease. As such, costs return to normal within the year and the overall plan year is lower than expected.

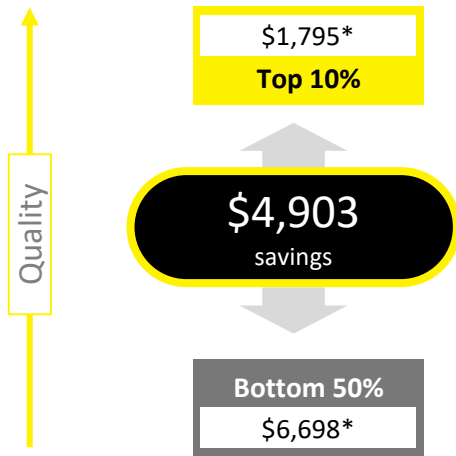
Most likely scenario: Bulge is larger than dip and new normal trend is set



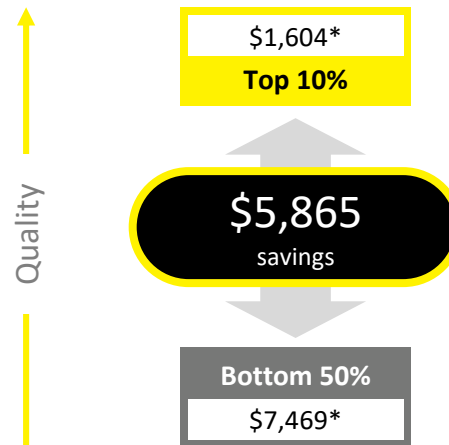
Explanation: Elective procedures decrease during the pandemic, but the pandemic costs offset the majority of the dip. Patients manage their care poorly during the pandemic and delayed care / treatment causes a larger surge. Limited access to cost effective care causes much of the care to be more expensive on a unit cost as well. Poor management of care resets a higher trend and new slope to the trend.

Care path decisions unleash massive value

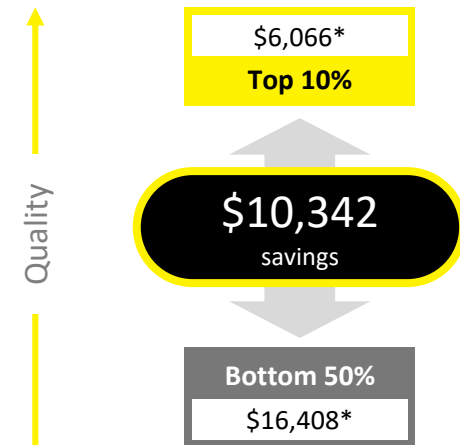
Primary care physicians



Orthopedists¹



OB/GYN²



Top cost / quality drivers

- Excessive specialist referrals
- Low preventive care compliance
- Chronic population gaps-in-care
- Medication adherence gaps
- Unnecessary screenings (e.g. carotid ultrasounds)
- High ER/UC Visits

Top cost / quality drivers

- High surgery vs. therapy rates
- Subsequent Surgeries
- High facility infection rates
- Established record of doing high volumes of this procedure
- High cost facility relationships
- Excessive high cost imaging

Top cost / quality drivers

- High C-section rates
- Referrals to fertility specialists associated with multiple births
- Maternal / newborn mortality rates
- High cost facility relationships
- Excessive brand drug scripts
- High cost in-office labs

*Total health care cost per patient per year

¹Cost are for Orthopedists treating arthropathies

²Cost are for OB/GYNs performing normal deliveries

Improving specialist care through healthcare navigation



Care decision support

Providing decision support in understanding where and when to seek medical care.



Quality and preventive

Assisting you in the completion of preventative measures to maintain a healthy lifestyle.



Chronic disease support

Supporting you in maintaining a healthy lifestyle when facing chronic disease.



Complex care support

Supporting you in maintaining a healthy lifestyle when facing a major health event.



Medication support

Providing medication advice and understanding through our staff pharmacists and nurses.



Transition of care

Helping you transition from the hospital or care facility to a home setting.



Three Steps to Success: A Return to Work Approach for Employers



Develop Policies and Procedures


- Consultations
- Workplace Assessments

Strengthen Medical Partnership

- On-Site Monitoring (COVID Screening)
- Return to Work Physicals (Re-Assess + Re-Condition)

Adopt Wellness Solutions

- Mental Health Services
- Dietary Support
- Fitness Guidance
- Preventative Physicals









StLuke's Return to Work Program

Return to work during COVID-19 with the support of
St. Luke's Occupational Medicine

St. Luke's health care professionals offer a suite of services as you resume business to help support your employees and their health.

Suite of Services

 <p>RETURN TO WORK EVALUATIONS Our Care Now sites provide comprehensive physical and clinical evaluation of employees.</p>	 <p>MEDICAL POLICY CONSULTATION Board Certified Occupational Medicine physicians are available to help you develop medical policy and guidance based on your company's policy needs and current guidance of the Centers for Disease Control and the Pennsylvania Department of Health.</p>
 <p>MENTAL HEALTH & WELL-BEING SUPPORT Licensed psychology professionals are available to provide mental health and well-being support to empower employees and help them recognize and overcome stressors related to work life balance.</p>	 <p>ONSITE TEMPERATURE MONITORING Our team of healthcare professionals are trained to perform accurate measurements using non-contact infrared thermometers.</p>
 <p>DIETARY & HEALTHY LIVING RECOMMENDATIONS Our dietitians and athletic trainers can provide guided recommendations for getting back on track after time off including dietary education and fitness guidance.</p>	 <p>ST. LUKE'S EXECUHEALTH A program offering executives a focused, evidence-based picture of their overall health and well-being in one day. This comprehensive physical ensures your executives can perform at their optimum level.</p>

Now more than ever, we're ready for you.
For more details, visit sluhn.org/COVID-19.

StLuke's
UNIVERSITY HEALTH NETWORK

1-866-STLUKES (785-8537) Option 4 • InfoLink@sluhn.org

N2761, 6-20



Worksite Prevention and Wellness Programming



Injury Prevention

- Customized warm-up and recovery programming
- Ergonomic assessments and solutions
- On-site injury assessment and intervention



Wellness

- Hydration and heat illness prevention
- Physical conditioning
- Work hardening





We're Here for YOU!



**To inquire about Services,
including the Return to Work
Program:**

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Account Representative
St. Luke's Occupational Medicine

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**To inquire about On-Site Prevention
Programming, including
COVID Screenings:**

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Worksite Injury Prevention Coordinator
St. Luke's Occupational Medicine

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QUESTIONS?



Insurance products are offered through Univest Insurance, LLC. and are obligations of the issuing insurance companies, are not obligations or deposits of or guaranteed by any bank and are not insured by the FDIC or any other agency of the United States. Insurance products are not a condition to any bank loan, product or service. Univest Insurance, LLC. is a licensed subsidiary of Univest Financial Corporation.



Thank you!

If you have additional questions,
please feel free to reach out to
Kevin at DavisK@univest.net

