

COVID-19: Finding your way forward with UnitedHealthcare.

# 5 ways COVID-19 promises to change health care—for you and your employees.

As the coronavirus (COVID-19) continues to cause unrest in our communities and around the globe, 1 thing seems clear: The pandemic promises to fundamentally change the way employers, employees and their families, and individuals have traditionally engaged the health care system as well as the role of personal responsibility in well-being.

As employers reexamine how to support employees, it's crucial to consider which benefits will help keep their employees healthier and how insurers can play a role in this effort. Employees experiencing the potentially long-lasting impacts—physically, mentally, socially and emotionally—of the pandemic may need assistance.<sup>1</sup>

While the pandemic is new, past catastrophic events—from 9/11 to the Great Recession—show us how these cultural disruptions can impact our established norms and systems...and how resilience and innovation can reset our expectations and approaches to daily life.

These disruptions can also “pull innovation forward,” clearing the path for nascent, pre-disruption trends to become part of everyday life. COVID-19 likely will be no different and may bring about changes that ultimately improve the access and delivery of health care.

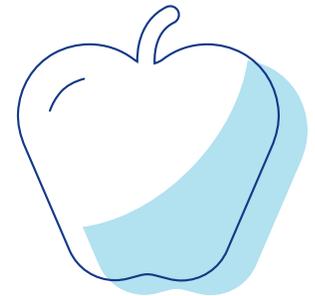
## A pandemic reshaping our health care system in important ways.



Stay-at-home and physical-distancing measures are forcing people to reconsider where, how and when they receive care. And in the process, they are discovering the convenience of receiving 24/7 care in the comfort of their homes through telehealth. UnitedHealthcare adapted quickly to help make this happen.

“The crisis removed unnecessary barriers to push us into this new telehealth reality,” says Jean-François Beaulé, Executive Vice President of Design and Innovation, UnitedHealth Group. “These technologies are proving to be of great value, and we are rapidly improving the experience based on provider and member feedback. In many aspects, the pandemic has opened our eyes.”

While there are various, very pressing near-term issues, here are 5 macro trends that are likely to influence how health plans will adapt to better serve employers—and in turn, how their employees and their families engage the health care system moving forward.



# 1 Renewed motivation to live a healthier lifestyle.

COVID-19 represents a convergence of acute and chronic threats to the health of employees and their families. Risk factors for falling seriously ill to COVID-19 include a number of preventable and treatable chronic conditions. In addition, maintaining a strong immune system is seemingly more important than ever to avoid contracting or overcoming the coronavirus and other pathogens that may emerge.

In addition, the heightened awareness that basic cleanliness and hygiene practices can prevent the spread of disease expands the notion of good health to the cleanliness of the things people interact with each day.<sup>2</sup> Employers in industries such as manufacturing, retail, hospitality and professional services are likely to face unique adjustments in adopting these new hygiene standards.

But will employees and their families take steps to manage their chronic conditions more effectively to avoid these risk factors and adopt additional hygiene standards to curb transmission?

Data show older adults and people of any age who have serious, underlying medical conditions might be at higher risk for severe illness from the coronavirus, including those with lung disease or moderate-to-severe asthma, serious heart conditions, severe obesity (body mass index of 40 or higher) and diabetes, according to the Centers for Disease Control and Prevention.<sup>3</sup>

Employers not only want to seek the best health outcomes for their employees' health, they also want to strengthen the communities they live in, and in doing so, contribute to the growth of their companies.

“Health affects the performance of employees,” says Dr. Gerald Hautman, Chief Medical Officer, UnitedHealthcare National Accounts. “We’ve been saying this for years. COVID-19 is now making it more real for employers. It’s a long-term investment into their employees. Not just from dollars, but changing the culture in the workplace.”

The pandemic has brought forth advances that could support a renewed focus on health if the momentum continues to shift toward greater health ownership—the degree to which an employee population adopts practices leading to an improved culture of health.

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## 2 Accelerated adoption of telehealth.

The push toward contactless care is likely to continue through virtual appointments in primary care, urgent care, disease management and behavioral health.<sup>4</sup> Health plans waiving costs today may be the last push needed to make virtual visits the new widespread norm.<sup>5</sup> Reimbursement parity for in-person and telehealth visits from payers is fundamental to continued utilization and broader adoption.<sup>6</sup>

Telehealth refers to the ability to visit with a local care physician via video. A Virtual Visit is the ability to see a doctor with one of UnitedHealthcare's national providers—Teladoc®, Amwell® and Doctor On Demand™—for low-acuity urgent care needs 24/7 such as rashes and urinary tract infections.

“There was no real urgency to drive telehealth adoption; it was more of a technology curiosity for many prior to COVID-19. Now, in a good way, it is challenging us to find a new balance for the standard of care for many services. We’re finding the home can be a welcomed extension of the doctor’s office through telehealth and increased access to quality home devices,” Beaulé said.

### Consumer usage of telehealth had lagged behind employer adoption.



In 2019, **52%** of employers believed virtual care would play a significant role in how health care is delivered in the future, and employer adoption of telehealth grew **500%** between 2013 and 2018.<sup>7</sup>



However, only **10%** of health care consumers report having used the services.<sup>7</sup>



Once consumers use telehealth, their experience measures as early adopters are among the highest of any consumer category, including those who are late to adopt innovations.<sup>7</sup>

Adoption rates this year will most likely continue to increase. Teladoc, a member of the UnitedHealthcare Virtual Visits provider network, reported a 92% increase to 2 million visits worldwide in the first quarter of 2020.<sup>8</sup>

The convenience and cost savings associated with telehealth have always been apparent. Yet adoption did not pick up steam—until now. UnitedHealthcare has spent considerable time rolling out telehealth options and encouraging engagement with Virtual Visits. The company estimates that 25% of emergency room issues could have been diagnosed and treated through Virtual Visits.<sup>9</sup> A Virtual Visit can cost less than \$50 a session compared to the \$1,800 average cost of an emergency room treatment, and such visits can offer more convenient access when clinics and urgent care facilities are closed.<sup>10</sup>

“There are significant cost savings in avoiding ER usage, and services like Virtual Visits have been available as a benefit, and it’s not limited to this time frame. Awareness among employees is a big obstacle here,” said Pat Keran, Vice President of Product and Innovation, UnitedHealthcare.

Along with the potential cost savings, an increase in productivity may occur if an employee can take a break for a virtual appointment instead of up to a full day for an in-person appointment. Employers may also consider a dedicated space for virtual appointments in the workplace.

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# 3 Increased need for behavioral health services.

Before the pandemic, about 1 in 5 American adults lived with a mental health illness and less than half received treatment.<sup>11</sup> Behavioral health issues cost the U.S. \$193.2 billion in lost earnings each year, with mood disorders as the third-most common cause of hospitalization for people between ages 18 and 44.<sup>12</sup>

Federal agencies and experts now warn that a historic wave of mental health issues and illnesses is approaching: depression, substance abuse, post-traumatic stress disorder and suicide.<sup>13</sup> Over 50% of full-time workers report worsening mental and social health since the beginning of the outbreak.<sup>14</sup> Unaddressed mental health and emotional needs could further harm the economy as stress and anxiety debilitate some workers and further strain the medical system.<sup>13</sup>

## Employees may be feeling a significant impact to mental and social dimensions of well-being.

### Coping Emotionally



### Impact to Relationships



Source: Online survey of consumer sentiment by Optum®, a UnitedHealth Group company; March 25–26, 2020, of 500 U.S. adults employed full-time. Some percentages sum to greater than 100% due to rounding.

■ Much worse ■ Somewhat worse ■ About the same ■ Much better/somewhat better

A behavioral health focus by employers may help address diverse needs resulting from social isolation, job loss, exposure to the virus, uncertainty about the future, and deaths of loved ones and coworkers.<sup>15</sup>

Offering the option of virtual appointments may increase access to behavioral health services—one of the fastest-growing uses of telehealth even before the pandemic.

“Social-distancing measures have further pushed providers and members hesitant to adopt the technology to try it. We will continue to see a rise in behavioral health needs and we hope receiving care virtually will be part of the new norm,” says Stacie Grassmuck, Director of Health and Behavioral Product & Innovation, UnitedHealthcare Employer & Individual.

Talkspace, a part of Optum Behavioral Health’s telehealth network, reported web traffic doubled in the past 3 months, with about 1.5 million people using the app so far.<sup>16</sup>

“Telemedicine provides an additional avenue to seek care,” Grassmuck says.

“The ability to have appointments in the privacy of your home can help with the stigma. I recommend telehealth to employers because it opens it up to employees who usually would not seek care. It will be important for employers to be proactive in reaching out to employees to reduce the stigma of seeking care for their mental health needs.”



## Telehealth as a percentage of all Optum Behavioral Health claims.



Source: Optum Behavioral Health, a UnitedHealth Group company, March 2020 claims.

# 4 Growth in home-based care.

Similar to the growth in telehealth, there is increased momentum around home-based medical care, which relies on the adoption of telehealth and digital tools. Recently, UnitedHealthcare made physical, occupational and speech therapies available.

“COVID-19 will change how people look at care in the home. These capabilities are horizontal approaches, and telehealth is going to play a major part of home-based care,” Keran says. “Pregnancy is a great example. You don’t want mothers and babies to be exposed to the virus, and telemedicine could be used for this type of visit. It will change the way care is delivered moving forward in a situation like that.”

Telehealth can also play a beneficial role when a physical examination isn’t a large part of an appointment. In some cases, an initial in-person examination could lead to follow-up appointments through virtual care.

“After starting a new medication, a screening could take place over a virtual appointment. That’s a great place to do it. It opens up tremendous possibilities,” Hautman says. “Rural patients meeting with specialists such as a pulmonologist can follow up during the year virtually and coordinate with a local primary care doctor if a physical exam is needed.”

Advanced home care—managed by a care team with remote-monitoring tools—may help the aging population stay healthier and help individuals managing chronic conditions.

Diabetes and congestive heart failure are 2 conditions that can currently be digitally monitored. Employees can sync Bluetooth® devices to track progress, check their health data in real time, send and receive messages from a nurse care coach, and share progress with their provider. This allows for addressing ongoing care over longer periods.<sup>17</sup>

**For patients who need certain medications, home infusion services are a dependable way to reduce public exposure risk during the COVID-19 pandemic.** Patients can receive the critical therapies they need without having to manage the travel and logistical concerns associated with leaving home to visit a clinic or hospital.

Source: Avalere. COVID-19 Complicates Access to Provider-Administered Autoimmune Treatments. Published April 16, 2020.

As traditional post-acute care resources continue to struggle with infectious disease prevention, aging-at-home technology is likely to expand in tandem with home health care services and procedures.<sup>18, 19</sup> Home-health options such as infusion services can help protect patients from exposure to the coronavirus while maintaining continuity of care.

“We work closely with Optum Infusion Pharmacy and they’ve had an increase of patients from outpatient facilities,” says Susan Maddux, Chief Pharmacy Officer, UnitedHealthcare. “There is tremendous savings for employers in this situation. It could help bring down their total cost of care and improve employee satisfaction.”

Certain specialty medications under the medical benefit may not require an outpatient hospital level of monitoring while an employee receives their IV or injected medication. For example, moving the site of care to the home for an employee receiving treatment for an inflammatory condition such as rheumatoid arthritis or Crohn’s disease could mean up to a \$21,300 savings opportunity per patient, per year.<sup>20</sup>

“We could also see more oncology care being moved into the comfort of the home. This would be especially important for patients who are immunocompromised and still need treatment,” Maddux says. “When employers think about the role of the pharmacy in today’s environment, medication management has become increasingly important because it can help them better control their costs.”



## 5 Expanded role and scope of pharmacists as care providers.

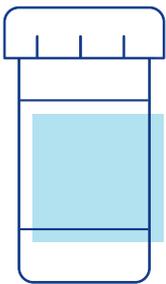
While telehealth and digital have expanded and likely will continue to surge in the aftermath of COVID-19, in-person care options are evolving as well. Pharmacists can play an important role in a care team beyond medication management. When providers were closed, retail pharmacists served as a beacon of care in communities nationwide. Pharmacies' drive-through windows, telehealth options and home delivery represent ways consumers may continue to have less contact.<sup>21</sup>

Pharmacists in some ambulatory clinics are using telehealth appointments to reduce the need for patients to come into the clinic. This fills gaps in care for vulnerable patients who are social distancing or have difficulty coming to the clinic.<sup>22</sup>

Pharmacists also have a heightened awareness of risk with medication adherence during this time. Due to mental health strain, prescriptions for sleeping and anxiety medications have increased, which can be addictive. The opioid epidemic also could become worse, Maddux said.

"Pharmacists are integrating with behavioral health more," Maddux says. "We're starting to look at a few things, including how we can help individuals with medication adherence and screening for depression through some of our pharmacies. For example, Optum Specialty Pharmacy will screen for depression and refer patients with a positive screen based on a validated questionnaire to behavioral health services."

Even before the crisis, some states had expanded the scope of practice for pharmacists. A few states have given pharmacists limited prescribing authority, and more than 800 pharmacists in the United States are board-certified in infectious diseases.<sup>21</sup> Now, similar to the momentum behind telehealth and home-based care, there's a changing definition of what "being a pharmacist" can mean in normal and dire times.



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### What employers can do now.

Although many are still navigating and adapting to the phases of the COVID-19 pandemic, employers may consider these lessons in benefits strategic planning, which include:

- **Fluidity of worksite:** Trying to ensure that there are no unintended biases in safety, benefits and paid leave as the workforce balances at-home vs. onsite work.
- **Telehealth:** Expanding the coverage and access for services through medical and behavioral telehealth informed by clinical outcomes and experience, and increasing awareness among employees.
- **Testing and at-home care:** Determining new protocols for allowing employees to return safely to the workplace and appropriate monitoring of symptoms, along with targeted actions should setbacks emerge.
- **Future benefits rules:** Packaging benefits provisions and coverage rules for "activation" should future situations warrant it.
- **Design and clinical protocols:** Building a baseline design and clinical strategy that serves as a foundation for changes in medical necessity and out-of-network coverage.
- **Well-being and overall health:** Now more than ever, employers may help their employees live healthier lives or manage their chronic conditions more effectively.

"Health plans are currently examining how they can be better prepared in their design and experience to minimize adverse outcomes in times of crisis, and be an anchor of comfort and support," Beaulé said.



**For more information about UnitedHealthcare's approach to addressing health care trends affecting employers during this time, contact your UnitedHealthcare representative or visit [uhc.com/employer](https://uhc.com/employer).**



<sup>1</sup> [optum.com/content/dam/optum3/optum/en/resources/PDFs/2020-comparative-insights-during-global-crisis.pdf](https://optum.com/content/dam/optum3/optum/en/resources/PDFs/2020-comparative-insights-during-global-crisis.pdf)

<sup>2</sup> Pandemics, Politics & Business: Closing the Distance on the Future of Marketing, March 25, 2020, FutureView Webinar from Kantar, [bit.ly/FutureViewPandemics](https://bit.ly/FutureViewPandemics).

<sup>3</sup> [cdc.gov/coronavirus/2019-ncov/need-extra-precautions/people-at-higher-risk.html](https://cdc.gov/coronavirus/2019-ncov/need-extra-precautions/people-at-higher-risk.html)

<sup>4</sup> [mckinsey.com/industries/healthcare-systems-and-services/our-insights/beyond-coronavirus-the-path-to-the-next-normal](https://mckinsey.com/industries/healthcare-systems-and-services/our-insights/beyond-coronavirus-the-path-to-the-next-normal)

<sup>5</sup> [advisory.com/research/health-plan-advisory-council/expert-insight/2020/payer-actions-covid](https://advisory.com/research/health-plan-advisory-council/expert-insight/2020/payer-actions-covid)

<sup>6</sup> Advisory Board, Anatomy of an Outbreak: Part 4 presentation, April 9, 2020.

<sup>7</sup> Large Employers' 2019 Health Plan Design Surveys, NBGH, September 2018.

<sup>8</sup> [finance.yahoo.com/news/teladoc-health-reports-first-quarter-200510457.html](https://finance.yahoo.com/news/teladoc-health-reports-first-quarter-200510457.html)

<sup>9</sup> UnitedHealthcare data; Based on analysis of 2016 UnitedHealthcare ER claim volumes, where ER visits are low acuity and could be treated in a Virtual Visit, primary care physician or urgent/convenient care setting.

<sup>10</sup> UnitedHealthcare data; 2017 average allowed amounts charged by UnitedHealthcare Network Providers and not tied to a specific condition or treatment. Actual payments may vary depending upon benefit coverage. Estimated \$1,800 difference between the average emergency room visit and the average urgent care visit.

<sup>11</sup> National Institute of Mental Health website, data from 2017 National Survey on Drug Use and Health by the Substance Abuse and Mental Health Services Administration.

<sup>12</sup> HealthLeaders, March 26, 2019: "Two Trends on the Rise: Behavioral Health and Telehealth."

<sup>13</sup> [washingtonpost.com/health/2020/05/04/mental-health-coronavirus/](https://washingtonpost.com/health/2020/05/04/mental-health-coronavirus/)

<sup>14</sup> [optum.com/covid-19/stories-covid-19/community-circle-blog/blog-covid-19.html?post=6725&o=optum:OwnedSocial:CO\\_7.3\\_2020:BL:CO:LRN:20vd7In05dm07:n\\_a\\_n\\_a\\_n\\_a\\_n\\_a](https://optum.com/covid-19/stories-covid-19/community-circle-blog/blog-covid-19.html?post=6725&o=optum:OwnedSocial:CO_7.3_2020:BL:CO:LRN:20vd7In05dm07:n_a_n_a_n_a_n_a)

<sup>15</sup> COVID-19 Transition: Supporting members' mental and emotional health as they adapt to the new normal, UnitedHealthcare presentation, May 2020.

<sup>16</sup> [bloomborg.com/news/articles/2020-05-12/talkspace-using-ai-for-therapy-during-mental-health-crisis?sref=3YDYfVrw](https://bloomborg.com/news/articles/2020-05-12/talkspace-using-ai-for-therapy-during-mental-health-crisis?sref=3YDYfVrw)

<sup>17</sup> [ctm.uhc.com/content/dam/ctm/ctm-document-assets/virtual-care-overview-infographic.pdf](https://ctm.uhc.com/content/dam/ctm/ctm-document-assets/virtual-care-overview-infographic.pdf)

<sup>18</sup> Post-COVID Future State Market Assessment presentation, Optum, April 6, 2020.

<sup>19</sup> [healthaffairs.org/doi/10.1377/hblog20190313.270650/full/](https://healthaffairs.org/doi/10.1377/hblog20190313.270650/full/)

<sup>20</sup> Based on UnitedHealthcare Commercial Fully Insured data 2018/2019.

<sup>21</sup> [pwc.com/us/en/health-industries/health-research-institute/pdf/pwc-us-health-covid-19-report.pdf](https://pwc.com/us/en/health-industries/health-research-institute/pdf/pwc-us-health-covid-19-report.pdf)

<sup>22</sup> [advisory.com/research/pharmacy-executive-forum/expert-insights/2020/two-impacts-on-pharmacy-in-a-post-covid-19-world](https://advisory.com/research/pharmacy-executive-forum/expert-insights/2020/two-impacts-on-pharmacy-in-a-post-covid-19-world)

Virtual Visits phone and video chat with a doctor are not an insurance product, health care provider or a health plan. Unless otherwise required, benefits are available only when services are delivered through a Designated Virtual Network Provider. Virtual Visits are not intended to address emergency or life-threatening medical conditions and should not be used in those circumstances. Services may not be available at all times, or in all locations, or for all members. Check your benefit plan to determine if these services are available.

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