



Lessons from a COVID-19 Hot Zone

**Presented by
Scott Wham, Esq.**

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TODAY'S PRESENTER

Name

- Scott Wham, Esq.
 - Director of Compliance and Innovation for Kistler Tiffany Benefits (a OneDigital Company)
 - Vice Chair, NAHU Legislative Council
 - Vice President, Greater Philadelphia Association of Health Underwriters

Lessons from a COVID-19 Hot Zone



Slides and recording are available
www.nahu.org

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September 28, 1918, Philadelphia holds “The Liberty Loan Parade” attended by 200,000 people



Just 72 hours after the parade, all 31 of Philadelphia’s hospitals were full and 2,600 people were dead by the end of the week.

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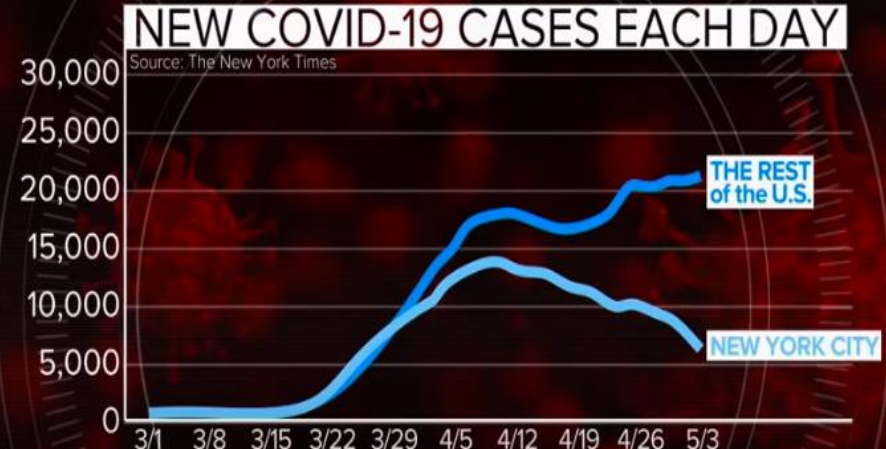
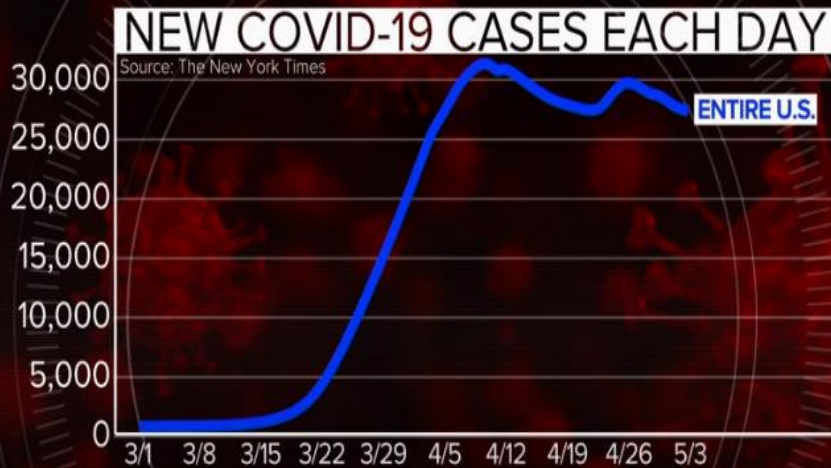
- Stats according to the CDC, as of May 6, 2020:
 - 1,171,510 confirmed cases of COVID-19 in the US
 - 68,279 deaths
 - 20 states with more than 10,000 cases
 - Peak of first wave of over 50,000 cases in a single day likely occurred on April 5, 2020 with a secondary spike on April 23, 2020
 - Lack of testing accessibility and contact tracing may understate total cases
 - Still many unknowns, but we're learning more each day

Lessons from a COVID-19 Hot Zone

- **Lesson #1: Viruses do not spread uniformly**
- PA, NJ, NY, and DE account for roughly 43% of US cases of COVID-19, and 42% of COVID-related Deaths
- While just about every business has been impacted by COVID-19 related shutdowns, many businesses in many parts of the country have not yet been directly impacted by the virus itself.
 - They should not take false security in the experience to date, and should proactively develop risk management plans

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- **Lesson #1: Viruses do not spread uniformly**



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- **Lesson #2: Perspective Shift**
- Helping employers navigate the crisis effectively requires a change of perspective. Business Owner priorities may not align with employee priorities, and missteps can have lasting employee-relations impact.
 - Worksite safety concerns
 - Childcare/School
 - Issues with high-risk family members

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- **Lesson #3: Stick to Facts**
- Much is still unknown about COVID-19, and anyone who's spent time on social media knows there's a high-volume of misinformation spreading around. Furthermore, the politics of the crisis can cloud judgment.
- Do your best to stick to credible resources when providing best practices information to clients (CDC, OSHA, DOL, etc.)

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- **Lesson #4: Hope for the Best, Plan for the Worst**
- While it's important to take the crisis one day at a time, it's also important to have clients work-through a variety of scenarios in the planning process
 - What happens if the crisis lasts into the summer, fall, 2021?
 - What if the business needs to pivot?
 - How can employees be repurposed?
 - Can long-term alternative work arrangements sustain the company?

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- **Lesson #5: Know what assistance is available**
- Whether it's carrier grace periods, PPP Loans, or enhanced unemployment benefits, know what's available to your clients
- Anything that helps keeps businesses afloat and people insured is something worth knowing about

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- **Lesson #6: This is our “Finest Hour”.....but.....**
- Our industry has risen to the occasion and established unequivocally that our value proposition goes far beyond placing insurance products

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- **Lesson #7:know when to draw boundaries**
- It's okay to make a client aware of an issue, and then direct them to fiduciary counsel for more detailed guidance. Don't feel compelled to assume more liability than you can handle.
- By making a client aware of a potential issues, you've already delivered significant value even if you're not the right person to take it across the goal line.

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- **Lesson #8: Whether a worksite is safe is a medical determination**
- Most benefits agencies do not have the internal clinical/occupational health and safety expertise to bless a client's blueprint for bringing employees back onsite
- Policies tend to work on a population level, but cannot necessarily guarantee safety on an individual level
- Know when you're in over your head, and keep in mind the gravity of the issue

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- **Lesson #8: Whether a worksite is safe is a medical determination (continued)**
- Helpful Resources
 - CDC/OSHA Guidelines
 - State and County Health Offices
 - P & C Brokers/Carriers

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- **Lesson #9: COVID-19 is not affecting populations equally**

LIFE EXPECTANCY BY CENSUS TRACT

SOURCE: U.S. Small-area Life Expectancy Estimates Project (USALEEP): Life Expectancy Estimates File, National Center for Health Statistics via City Health Dashboard

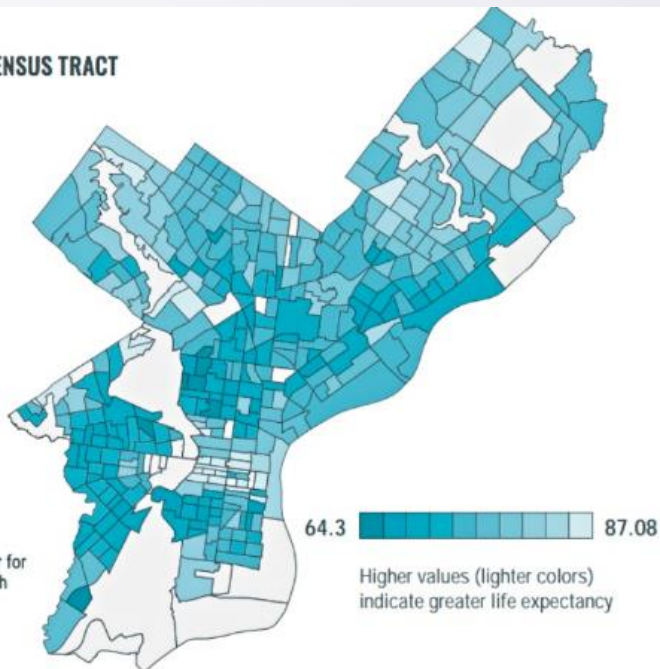
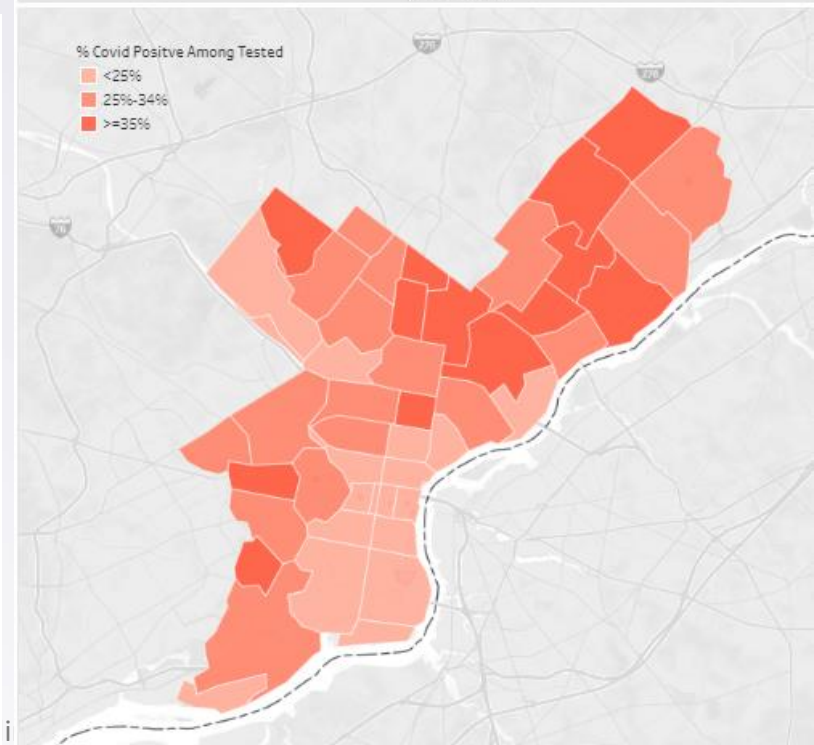


Image via the Philadelphia Department of Public Health

City of Philadelphia
% COVID Positive Among Tested by ZIP Code
5/6/2020 1:00 PM

% Covid Positive Among Tested

- <25%
- 25%-34%
- >=35%



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- **Lesson #10: This crisis will provide a variety of opportunities to reinforce and grow your value proposition**
 - The importance of everyday health and vitality
 - Addressing social determinants among employee populations
 - The importance of human capital management technology
 - **THE IMPORTANCE OF HEALTH INSURANCE!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!**



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