

As Business Changes, So Will Our Healthcare

Keeping Up with Change in Need and Delivery

by RaeAnne Marsh

Only a few years ago, the big issue regarding healthcare was how much responsibility an employer should or could take for his or her employees. Insofar as its economic impact registered, the focus was on small-business owners.

The current pandemic has pushed healthcare issues into broader debate: impact on and responsibility of the individual; impact on and responsibility of businesses — big and little — as employers; and impact on and responsibility of healthcare-sector businesses as businesses themselves.

These are the perspectives on which we've asked authorities in our community to share their experience and their expertise. And it may not be surprising that some of the same issues surface repeatedly, but even they are seen from different angles.





Pandemic Emphasizes Importance of Employee Wellness Programs

Employers know that healthy employees are a company's best ambassadors in the community. Whether a business is large or small, a strong employee wellness and safety program is paramount to a productive work force. At Abrazo Health, we've always had a comprehensive benefits program that supported employee wellness, and have offered resources for crisis support for individuals facing personal challenges.

When the pandemic hit, it brought attention to the need for additional resources for the health and well-being of our staff and physicians. Among the first priorities was clear, transparent communication. With rapidly changing information and guidance from public health authorities, it was paramount to communicate often with our key internal stakeholders. It is extremely important employers have visibility to their employees. In addition to companywide messages to our employees and medical staff, leaders frequently rounded in the hospitals to provide information and listen to questions and concerns. This visibility helped us identify issues or concerns that could be quickly addressed.

Hospital staff spent long days caring for COVID and non-COVID patients, and the stress of managing personal lives while balancing family needs and commitments added yet another layer of challenge to manage. Beyond the additional safety measures we implemented early on — restricting building access, universal masking, fever checks, screening questions and hand sanitizing every time someone enters the building, as well as cohorting COVID patients in dedicated units — testing was and is offered to employees and physicians meeting the criteria for exposure to coronavirus.

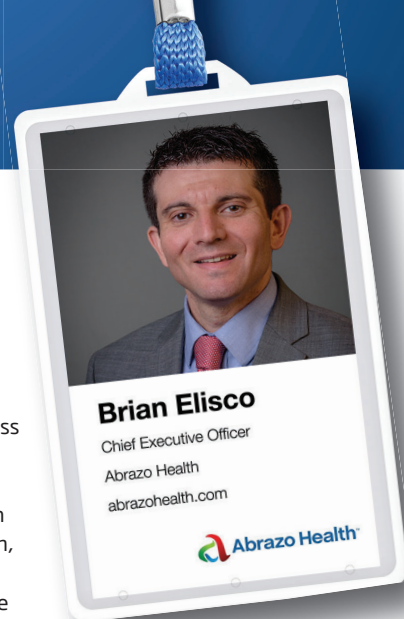
We quickly realized the need for additional mental health wellness support. Our daily communication and rounding emphasized the resources available through the Employee Assistance Program, Employee Health Department, on our intranet and in the community. Resources were compiled and frequently distributed to employees. Free webinars were and still are being offered on stress management and other topics.

A wellness handbook was created and is featured prominently on our intranet home page. Topics cover a variety of issues, from managing stress and anxiety, parents talking to their kids about coronavirus, home safety and cleanliness, grief and coping with loss, the ABCs of self-care, meditation, suicide prevention and more. There are also many free resources available throughout the community.

Other things to consider that contribute to employee wellness include offering telecommuting options for those whose jobs allow it, childcare and remote learning resources, and financial management resources. We were fortunate to be able to offer access to the Tenet Care Fund, a 501(c)(3) public charity that provides financial assistance to employees who have experienced hardship due to events beyond their control.

Telemedicine options are popular and a good way to stay current with health needs. A troubling sign is many people are delaying preventive and emergency care during the pandemic. Studies show a significant number of people are delaying healthcare. Even during the coronavirus pandemic, there is still prevalence of stroke, heart attack and other health emergencies. Hospitals, ERs and physician offices have safety precautions in place to help ensure that care can be provided when care is needed. The key message for employers to communicate to their employees is to not delay care if the employee or a loved one has symptoms that are best evaluated in an emergency room or by a physician.

We have a saying, "Your health can't wait." Don't let fear cause a delay in care that may cause additional complications. The best wellness policy always starts with prevention. +



Testing Is Part of the Plan

As today's environment continues to suffer a shifting landscape regarding COVID-19, there are actions, policies and programs employers can implement to address the needs of their employees — starting with a safety plan to minimize risk of contracting the disease. An effective COVID-19 safety plan addresses three things: physical environment, employee testing and access to affordable healthcare.

Physical environment includes social distancing, enforcing a mask policy, providing hand sanitizer and disinfectant wipes, and allowing staff members to stay home when sick.

To address testing, employers can hire onsite COVID testing companies to provide free tests to employees. Staff members who test positive are then promptly called and notified of their status and should not return to work until medically cleared to do so.

Lastly, access to follow-up care can help employees with COVID-19 recover smoothly and safely. Even if an employee doesn't have health insurance, employers can implement telemedicine services for an extremely low cost. By eliminating the cost barrier to COVID-19 care, businesses can help prevent an outbreak.

Although telemedicine was once seen as an add-on service, it

has since become an integral part of the care process. Trending even before COVID-19, employers are realizing that telemedicine can connect all employees to healthcare resources, even if the employee isn't on a health insurance plan. Through telemedicine, employees can access local healthcare services and specialists on their own time. This prevents them from taking time off work to see a doctor while still providing them with quality access to care.

And, responding to today's concerns, businesses can fit COVID-19 testing into their programs for health, wellness and safety. Testing can be done safely at work. By testing onsite where it's convenient for employees and by isolating cases as early as possible, employers can help prevent transmission.

SERVING EMPLOYERS

Akos provides low-cost, onsite testing to Arizona employers with 50 or more employees. Employees can later access their results through the Sonora Quest portal.

Akos also offers employers a telemedicine app that provides employees 24/7 access to medical care from a full-time network of board-certified healthcare professionals for both workplace injury and personal medical needs. The Akos program can be bundled into group medical insurance coverage or offered as a voluntary benefit. +



For Health, Wellness and Safety, Communication Is Key

As employers work to reopen or ramp up their operations, they face the challenge of creating a work environment that helps to prevent new outbreaks while working to support employees impacted by COVID-19. A recent Cigna study found that one in seven COVID patients who were hospitalized have still not been able to return to work two months later — meaning that employers need to prepare for workforce gaps for the foreseeable future. At the same time, they need to reassure employees, who may be concerned that returning to the work will put the health of their families, friends and themselves at risk. To accomplish this, one key is to define, communicate and implement a new set of health and safety policies to protect health and ensure peace of mind for employees.

As with all new policies and procedures, communication is key. Start by making it as easy as possible for employees to do the right thing. A few examples:

- Make PPE and hand sanitizing stations easy to access and provide visuals of proper use.
- Provide visual cues to remind employees, customers and guests to practice social distancing.
- Adjust the business flow to make it easier to utilize plastic barriers and other protections consistently.
- Revisit time-off policies to ensure you do not penalize people for staying home when they feel ill.
- Encourage employees to get their flu shots as soon as possible (if they haven't already) to help reduce the strain on our healthcare system in the months ahead.

Telemedicine and virtual care utilization are on the rise. Virtual Wellness Centers expand employers' ability to support their employees, providing high-quality health services to employees and their families that is affordable and convenient. With the rise of COVID-19, employers now also need to think differently about how to navigate access to care more than ever before — leveraging virtual care technology to manage employee health. The result will be lower total medical costs, optimized referral patterns and an advocate for employee health.

We also see a significant rise in loneliness, depression and insomnia. Providing their workforce and their dependents with new resiliency tools to help them navigate these issues will become a necessity for employers. Practicing meditation and mindfulness can also help employees. Employers keeping in contact with their team in new ways is also necessary to stay connected.

We know the COVID-19 pandemic is already changing healthcare delivery options as well as triggering ongoing medical and mental health needs. The following are a few of the ways we are helping support employers and employees in light of the evolving nature of the crisis:

A comprehensive online resource: Cigna's website includes a comprehensive Coronavirus (COVID-19) Resource Center dedicated to offering resources and guidelines for individuals, families, employers, seniors and health care providers.

Wellness, mental health and behavioral resources: Cigna has curated a wide range of resources from Cigna experts, community partners and other trusted experts. For example, one of the available webcasts, "Managing the Return to Work," helps employees put the impending return-to-work reality into perspective and provides tips to cope with the change.

Emphasizing telehealth: Difficulty in accessing mental health services has long been an issue of concern in this country. The pandemic has

exacerbated that problem, as in-person doctor visits have been limited. The healthcare industry is changing to meet new demands and Cigna has already expanded its virtual mental health provider network so patients can get the care they need when they need it via an on-demand telehealth appointment.

Virtual care is a good way to get medical attention without leaving home. While a diagnosis of COVID-19 cannot be confirmed through virtual medical care, patients may be directed to self-care or to follow-up with their primary care physician (PCP) or a local hospital for additional evaluation and care.

There are many testing sites now, and where testing occurs depends on where the employees live. A PCP is the best source of information because they can work with the local health department and health systems to know the latest guidance. Locations of COVID-19 testing sites can also be found by searching online.

It is also important employers encourage their employees to have their wellness visit before year-end and to complete any follow-up care they have deferred during COVID-19. Also, to encourage employees to get their flu shots as soon as possible (if they haven't already). By staying on track for healthcare to monitor health conditions with appropriate evaluation and treatment, early detection and appropriate maintenance can be performed. Physician offices now have safety measures in place to help protect their patients for in-person visits. These important healthcare visits may even make it easier for patients to be treated virtually in the future.

SERVING EMPLOYERS

As a result of COVID-19, every business faces new realities — and a long list of unknowns.

Cigna responded by waiving out-of-pocket costs for COVID-19 FDA-approved at-home specimen collection kits and other diagnostic tests for our members. Members of Cigna can order a COVID-19 at-home specimen collection kit.

Recently, Cigna has added more services to provide affordable, predictable and simple solutions with the launch of Evernorth (www.evernorth.com). This evolution of our health services platform will serve as an innovation engine — developing comprehensive solutions for the most complex healthcare challenges. For example, one of Evernorth's first offerings is "Healthy Ways to Work," a suite of solutions to help employers address the unique workforce health challenges created by the pandemic, including a COVID risk dashboard and tools to help reopen worksites quickly and safely.

And, committed to make it simpler and more convenient for customers to access mental and emotional health resources, Cigna recently partnered with Talkspace (www.talkspace.com), an expanded suite of condition-specific virtual providers. +



Employee Input Informs Company Response

One of the first things we did in response to COVID-19 was pull together an infectious disease policy and make sure we had a plan for dealing with COVID-19 specifically. Because this was very new, our protocols had to flex as new and better information came to light. We identified a few trusted sources of information, including the CDC, who guided this effort. Beyond policies, our employees were directly informing our COVID-related programs.

My best advice to other employers is for them to, similarly, stay close to their employees and encourage dialogue around this topic via surveys, one-on-one meetings and stay interviews to discover what is important and valuable to them. This can help employers focus their efforts on policies and programs that have the greatest impact. For instance, among our other smaller efforts, we implemented a toilet paper distribution program and a \$750 home-office stipend in response to needs expressed by employees.

To qualify for our wellness discount, employees must be signed up for our telemedicine app. So, fortunately, our employees already had telemedicine resources available to them for medical or behavioral health visits. Looking ahead, we've been very interested in exploring a more proactive approach to emotional wellness that starts with Day 1 orientation and continues throughout the employment relationship. I think that EAP services will need to become more comprehensive and include assessments, wellness coaching, periodic wellness checks and therapy as needed. Also, I think more employers are understanding the relationship between oral health and overall health, so I think we'll see a continued

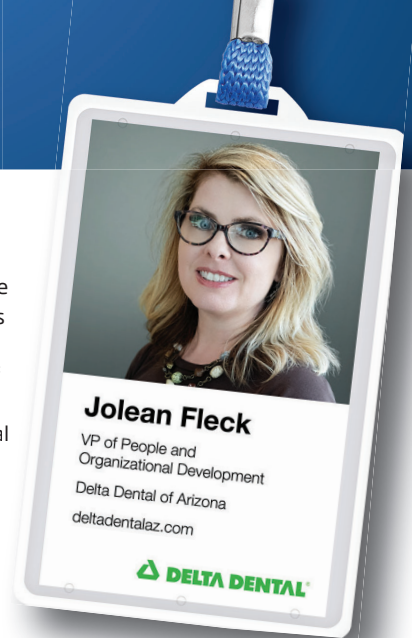
focus on how taking care of your smile can improve your risk for or symptoms of other, more systemic diseases.

Testing can be an important part of an organization's safety and wellness plan, especially if there is the potential for exposure in a shared work or office environment. We've looked at partnering with organizations who do mobile, on-site COVID-19 and antibody testing. For us, it made more sense to help employees find testing resources through their

doctor or other testing locations because our workforce went remote pretty early. It's all about providing a safe environment for employees. For us, the safest place for our employees was their homes.

SERVING EMPLOYERS

As the state's largest and most experienced dental insurer, we of course offer group and individual dental benefits. We've got some great resources on maintaining a healthy smile, webinars on a variety of oral health topics and even an oral wellness program that employers can use. And it may surprise some to learn we also offer vision coverage, FSA, HSA and COBRA administration. +



Local Groups Establish Public-Private Partnership to Help Phoenix's Latino Communities Fight COVID-19

At the onset of the COVID-19 pandemic, it quickly became apparent that underserved, vulnerable communities would be hit the hardest and suffer the most.

Unfortunately, the pandemic's rapid sweep across Phoenix's Latino community has confirmed this grim reality — and it's been the same for most communities comprised of people of color across the nation. For example, data from Maricopa County reveals that about 50% of COVID-19 cases and 44% of hospitalizations have been experienced by Hispanic and Latino people, who make up just 31% of the county's population.

Across the country, the story has been similar. Compared with white, non-Hispanic people, Hispanics and Latinos have experienced 2.8 times more COVID-19 cases, 4.6 times higher hospitalization rates and 1.1 times higher death rates, according to the U.S. Centers for Disease Control.

The factors driving racial and ethnic disparities in COVID-19 are complex and varied, but most have one element in common: They are the result of inequities of living, social and working conditions that have persisted in the U.S. for generations, isolating Latino communities from the resources they need and impairing their ability to effectively respond to the pandemic.

PROACTIVELY REACHING UNDERSERVED, UNDER-TESTED COMMUNITIES

However, what has been encouraging during the pandemic is the way that Greater Phoenix's public and private institutions have joined forces to form partnerships aimed at ensuring the safety and health of Arizonans during the COVID-19 public health crisis.

Chaired and founded by the Equality Health Foundation and Chicanos Por La Causa, the R.A.P.I.D. Community-Based COVID-19 Testing Coalition is implementing a comprehensive, community-based model that includes education, viral testing, follow-



Fundamental Changes Will Last Beyond COVID-19

COVID-19 fundamentally and overnight changed how employers have to address the health, wellness and safety of their employees. Employees are their greatest resource, and in an instant their safety was immediately in question — and not just physically, but mentally too. Businesses need three distinct programs in place to protect their employees while also instilling confidence that their employer cares about them and has their back: a complete COVID-19 program, better mental health and mental wellness resources, and virtual care.

A complete COVID-19 program is essential. It must include clear guidelines on what employees and the employer will do when there is a case of COVID-19 or possible exposure, medical excuse and return-to-work notes, available testing and workplace cleanliness compliance. Additionally, it all must be centered around transparent and frequent communication to employees.

Regarding mental health and mental wellness resources, prior to COVID-19 employers fell into three categories when seeking mental health resources for their employees. Category one: Don't need it and an under-utilized EAP program is enough. Category two: Provide a more complete mental wellness/therapy option, but don't encourage or educate employees on how to use it. Category three: Be committed to mental health and wellness, invest in the programs and actively communicate internally to decrease and ultimately eliminate the stigma of getting therapy.

Prior to COVID-19, the majority of companies were in categories one and two with only a smaller percentage in category three. COVID-19 unleashed a mental health crisis that severely impacted employees across every industry

up care, mask distribution, connection to essential social services and contact tracing in underserved, under-tested communities.

Other Coalition participants include local healthcare providers, such as Valle del Sol, Mountain Park Health and Adelante Healthcare; private companies such as Sonora Quest Laboratories and Verizon; various community-based organizations; Arizona Department of Health Services; and municipal governments, including Phoenix, Peoria and Glendale.

Though the Coalition and its partners have been responsible for testing 7,000 Arizonans for COVID-19 since the program began in May, our activities extend far beyond testing. Our targeted, coordinated approach to reach underserved, under-tested communities in Greater Phoenix also has a heavy emphasis on education, follow-up care and connection to essential services.

For example, we have leveraged virtually all available communications channels — TV, radio, social media, text messages, email and the like — to perform outreach campaigns aimed at educating the Latino community on how to stay safe and protect themselves, risk factors, treatment options and resources to assist with social needs.

Looking forward, we are proud to say that the R.A.P.I.D Coalition's work has only just begun. We are focused on improving healthcare readiness and preparedness in the Greater Phoenix area, with a current emphasis on developing plans for flu season and a COVID-19 vaccine. Through this unprecedented joint effort by the Phoenix business community, we stand ready to respond to future public health crises and support the most vulnerable members of our population. +

and demographic. And that mental health crisis won't dissipate after COVID-19 is controlled. People are and will continue to be stressed out, worried and scared, and it's hurting productivity and morale. Companies have to invest in this previously overlooked essential benefit and promote it, talk about it and continually encourage employees to utilize it.

Virtual care increased as COVID-19 forced both patients and providers into conducting visits virtually — and both loved it. Additionally, the past practice of going into a waiting room with other sick people and losing two or more hours in productivity is extremely unattractive now. Employers have to offer employees high-value virtual healthcare and other virtual services if they want to keep employees engaged.

In fact, a virtual-first model is the biggest trend now for healthcare, mental wellness, care direction and more. In particular, the virtual-first model is a win-win for employers and employees alike. With this model, employers can provide high-value benefits at a lower cost, and employees can get the care and services they want in the way they want it. Healthcare and mental wellness are both well-suited for the virtual-first model, as both can be delivered at a lower cost while keeping the standard of care high.

Virtual primary care, in particular, will become an essential offering in the months and years to come. Primary care has traditionally been handled at a doctor's office, and even prior to COVID-19 people were often deterred from getting the care they need because of the inconveniences associated with brick-and-mortar care — like taking time off work when they aren't sick, long waits and difficulty with scheduling, among other issues. When people neglect primary care, a host of other health issues can arise that impact their personal and professional lives. Now that Americans' comfort level with telehealth has drastically risen, virtual primary care is a natural next step.

TWO SIDES OF TESTING

Testing is an essential for a complete COVID-19 program. The reason is two-fold — an employer needs to know who is infected quickly, begin the necessary isolation and mitigate the spread. Additionally, testing is necessary to determine who *isn't* infected. Most employers can't send groups of employees to home isolate every time there is a possible infection — they need employees working. Most employees can't afford to not be working. Finding out who isn't infected helps employers and employees minimize the number of non-work days.

SERVING EMPLOYERS

MeMD is among the nation's leading telehealth companies. Prior to COVID-19, we offered virtual urgent care and virtual mental health services to more than 30,000 corporate, institutional and health plan partners. As the pandemic swept the country, demand for our services surged among employers. Additionally, we launched a turnkey solution to help employers effectively manage COVID-19 in the workplace. Lastly, we are very excited about recently launching our virtual primary care service, which is specially designed to help both employers and employees. +



Promote Mental Health

Promoting mental health during this time of chaos is beneficial for the employer, the employees and the overall community. Employers should encourage their employees to practice a few mental health tips.

Stick to a routine. Get up at the same time and shower before starting the day.

Get outside. Exercise regularly and go for a walk outside between meetings. Vitamin D is crucial, and exercise helps both mental and physical health.

Stay connected. Connect with others, rekindle old friendships or increase a support network.

Get reconnected. Reconnect with old colleagues and build a professional network.

Talk about it. Many are struggling, so reach out for help. Call a professional or share concerns with a trusted individual such as a member of clergy, a close friend, family member or trusted adviser.

Create a healthy environment. Take breaks from work and make time to unwind. Limit the news, including social media. Take deep breaths, eat healthy, avoid alcohol and drugs.

Engage in mindfulness activities. Limit worry by focusing on the present and staying grounded.

Give back. Help those in need, volunteer at the local pantry, adopt a pet or donate blood.

Take advantage of resources. Contact the Warm Line by calling 602-347-1100. Call the NAMI (National Alliance on Mental Illness) Helpline at 800-950-NAMI or, in a crisis, text "NAMI" to 741741.

THE NAMI HELPLINE AT

Trending areas for employee healthcare benefits include telemedicine, flexibility — and a focus on mental health. Telemedicine allows for employees to receive individual therapy, group therapy, family therapy, patient education and medication management. Employers should encourage this use of telemedicine as it allows employees the chance to obtain support and/or treatment in an efficient manner. Employers should ensure there is a private, safe place for employees to participate in telemedicine. In addition, employers need to be flexible. They must understand that employees are not only struggling with their job duties, but they are having to adjust to the "new normal." They may have kids learning from home, family members who are ill and quarantined and their own mental health issues. Employers need to provide that flexibility to employees so they can meet the multiple demands of this "new normal."

COVID-19 testing can absolutely fit in with a business's health, wellness and safety programs. However, we think it is just as important to fit mental health screenings into the workplace. Mental Health America has a free, online screening at <https://screening.mhanational.org> that employers should take advantage of for their employees. Following screening, employees will be provided with information, resources and tools to help them understand and improve their mental health.

SERVING BUSINESS

The Peer & Family Career Academy provides education within the behavioral health community, as well as customized training on behavioral health for the general community. In times of crisis and uncertainty, employees often look to the leaders within their place of employment to help them interpret what is going on and to find purpose and meaning in chaos. The Peer & Family Career Academy will be building a leadership training course to help develop leaders who understand the value that emotional intelligence brings to the workplace and how to leverage that emotional intelligence to help develop a strong and healthy workplace culture.

This pandemic will have long lasting impacts on our workplaces. Now more than ever, it is important to make mental health a priority — at home and at work. +

Employers Take a Fresh Look at the Workplace

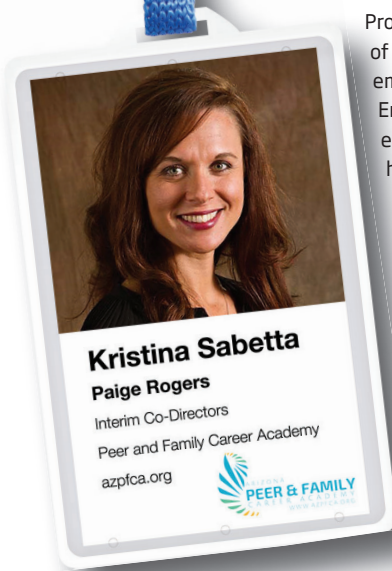
As businesses return to normal operations, they should consider various changes, including the implementation of policies to uphold physical distancing — such as limiting gatherings and visitors and scheduling meetings via phone or video. Where feasible, structural changes can include temporarily closing communal spaces, repositioning work stations and adding signage to encourage distancing.

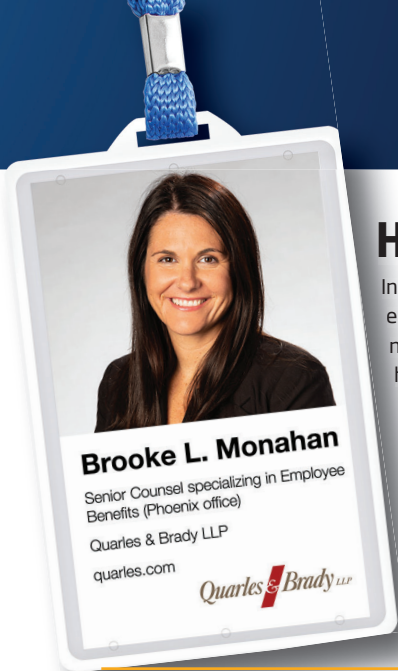
Many businesses are making scheduling changes and staggering meal and break times, shifts, arrivals and departures, while others are adding screening procedures before employees begin work. Almost all workplaces are increasing cleaning frequency and providing hand sanitizer,

soap and disinfecting wipes throughout the workplace.

If PPE is provided, instruction should be given on proper use, and consideration should be given to what action(s) to take against employees who refuse to use PPE (or cannot use because of medical or other considerations).

There are numerous other considerations for workplace reentry and every workplace is going to be different and pose unique issues or challenges. The goal for any employer, however, is to make the workplace as safe as possible and steps should be taken now in order to help achieve that goal. +





Healthcare Trends Have Broad Scope

In recent years, employers have been restructuring their employee benefit packages to adjust to the changing needs of their workforce. More specifically, employers have been taking a more holistic approach that focuses on employees' overall health and wellness.

While standard healthcare plans remain a priority, we will see an expansion of preventive services in those plans. For example, there will be an expansion of services related to the testing and treatment of COVID-19. The use of telemedicine has been expanding and will likely continue to do so as this is a useful way to provide healthcare services

while keeping patients and healthcare providers safe during the pandemic. The CARES Act also includes provisions that temporarily make it easier for employers to offer, and employees to take advantage of, telemedicine services.

Similarly, coverage for mental healthcare will continue to expand as the need has been steadily increasing over the years and has intensified during the pandemic.

Additionally, the voluntary benefits industry continues to develop new and innovative offerings to appeal to the needs of the evolving workforce, and this has become a popular way to allow employees to customize their benefits package to meet their specific needs. +

See Healthcare in a Broad Context

My thoughts back in June were that the situation with COVID and a safe return-to-work policy was too complex for employers to manage without too much unnecessary risk. Here in October, my recommendations are still that employers use their employees' doctors to take on the risks about return to work and COVID testing and treatment.

Employers should rely heavily on the Governor's office for directives and asking employees with symptoms or exposure to have a doctor clear them — doctors are expected to make discriminatory decisions that *employers can't safely make*.

However, there are basic preventive actions, policies and programs employers should be implementing company-wide around COVID-19-related health, wellness and safety: wearing masks; practicing social distancing; washing hands more; and being careful to avoid coughing, sneezing or breathing over each other.

Employees who exhibit symptoms of COVID exposure should stay home until a doctor releases them. Often, this can be two weeks. If an employer can't afford to continue paying a worker to work from home, it is problematic — since others who can't miss a paycheck will be compelled to stay quiet about exposure and/or symptoms.

There is still confusion about the different types of testing and the specificity (false positive and false negative percentages). Antibody vs PCR vs antigen testing is often confused by the lay public (even by media, in fact, but less now than a few months ago).

Testing result times are now at 24 hours, but during the last Arizona surge it was taking seven to 10 days. What the public should understand is, doctors' offices and labs are subjected to the same slow-downs as other businesses when COVID infects their employees, too.

Rapid PCR tests are 15 minutes, but it's difficult for individual practices to get the machines, and government is allocating placement of the machines (presumably because there are shortages). Also, the rapid tests tend to be less accurate than the regular lab tests — there are more false negatives and false positives (meaning the tests can miss active COVID or identify active infection that is not present). This blog post offers an easy-to-understand review of this topic: www.talktomira.com/post/coronavirus-blood-test-antibody-swab-test-pcr-saliva-test-differences

At Redirect Health, we've had very good success getting people's tests paid for by the CARES ACT here in Arizona and around the country.

TRENDING AREAS FOR EMPLOYEE HEALTHCARE BENEFITS OUTSIDE OF COVID

Many employees don't have health insurance, don't have doctors, or can't afford the out-of-pockets with the insurance they do have. Into this breach, employers are sometimes offering to pay for testing and treatment. Virtual is the most cost-effective option in many scenarios. Inexpensive self-pay options keep the cost for a virtual consult, testing, interpretation and treatment to around \$49 when the appropriate safety nets and new rules are used.

Unfortunately, small-business insurance has become even more unaffordable because premiums have increased like they do every year, and employee wages are now even more stressed — sort of a double whammy.

SERVING EMPLOYERS

Redirect Health manages employers' self-insurance programs. By proactively eliminating unnecessary activity and spending in healthcare, the overall costs are typically lowered by half or better. The goal is to figure out a way to get costs low enough so employers can offer it to all their employees for very low cost or even free.

Many employees can't afford their employers' plans. Either the monthly premium is too high or the services aren't covered until large deductibles are paid by the employee. We're seeing many more people look for other options, which include going to self-pay or joining a medical cost-sharing community. Redirect Health has programs for individuals who don't see their employers' plan as feasible. And COBRA is rarely a pragmatic option for employees after they've been laid off.

Some employers who can't afford any form of healthcare plan have purchased credits for their employees for Virtual Primary Care Visits. Most employers we work with feel they must solve the cost and lack-of-access problems for their employees if they are going to mandate testing and treatment during the COVID-19 pandemic. +

