# LIVE STREAM

## Will Start Momentarily

*Thank you for joining us.*

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Brown & Brown INSURANCE®

Strategic BENEFIT ADVISORS

PART OF THE BROWN & BROWN TEAM

# COVID-19 Medical Response Update & Critical Behavioral Health Considerations

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# Agenda

1. Fighting the COVID-19 Battles
2. Safe Return to Workplace Roadmap
3. Looking to the Future
4. Mental Health & COVID-19
5. Live Chat Q&A


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# Disclaimer

The information in this program is based upon the very dynamic and evolving outbreak of respiratory disease caused by a novel (new) coronavirus that was first detected in China and which has now been detected in more than 100 locations internationally, including in the United States. The virus has been named “SARS-CoV-2” and the disease it causes has been named “coronavirus disease 2019” (abbreviated “COVID-19”). The information presented is current as of the date of this program, but it may change in the coming hours and days ahead. Participants are encouraged to refer to information from the U.S. Centers for Disease Control and Prevention (“CDC” at www.cdc.gov).

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# Today's Presenters

**Bob Lloyd**
Executive Vice President, General Counsel

Brown & Brown, Inc.

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Brown & Brown, Inc. / Strategic Benefit Advisors

**Joel Axler, MD**
National Behavioral Health Leader

Brown & Brown, Inc. / Strategic Benefit Advisors


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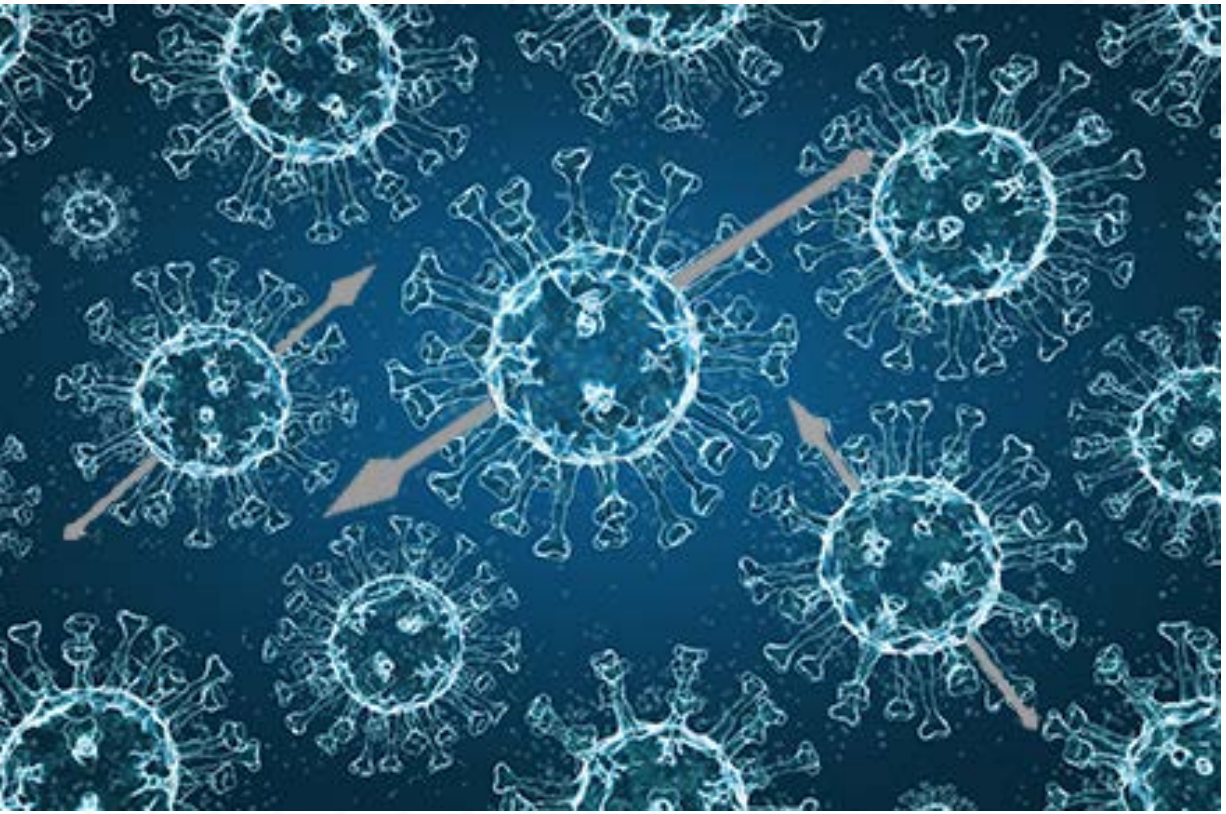
# Fighting the COVID-19 Battles



## Truths:

**Uncertain Trajectory**

**Distinct Fronts**

**Need For Effective Strategy Deployment**

**Flexibility**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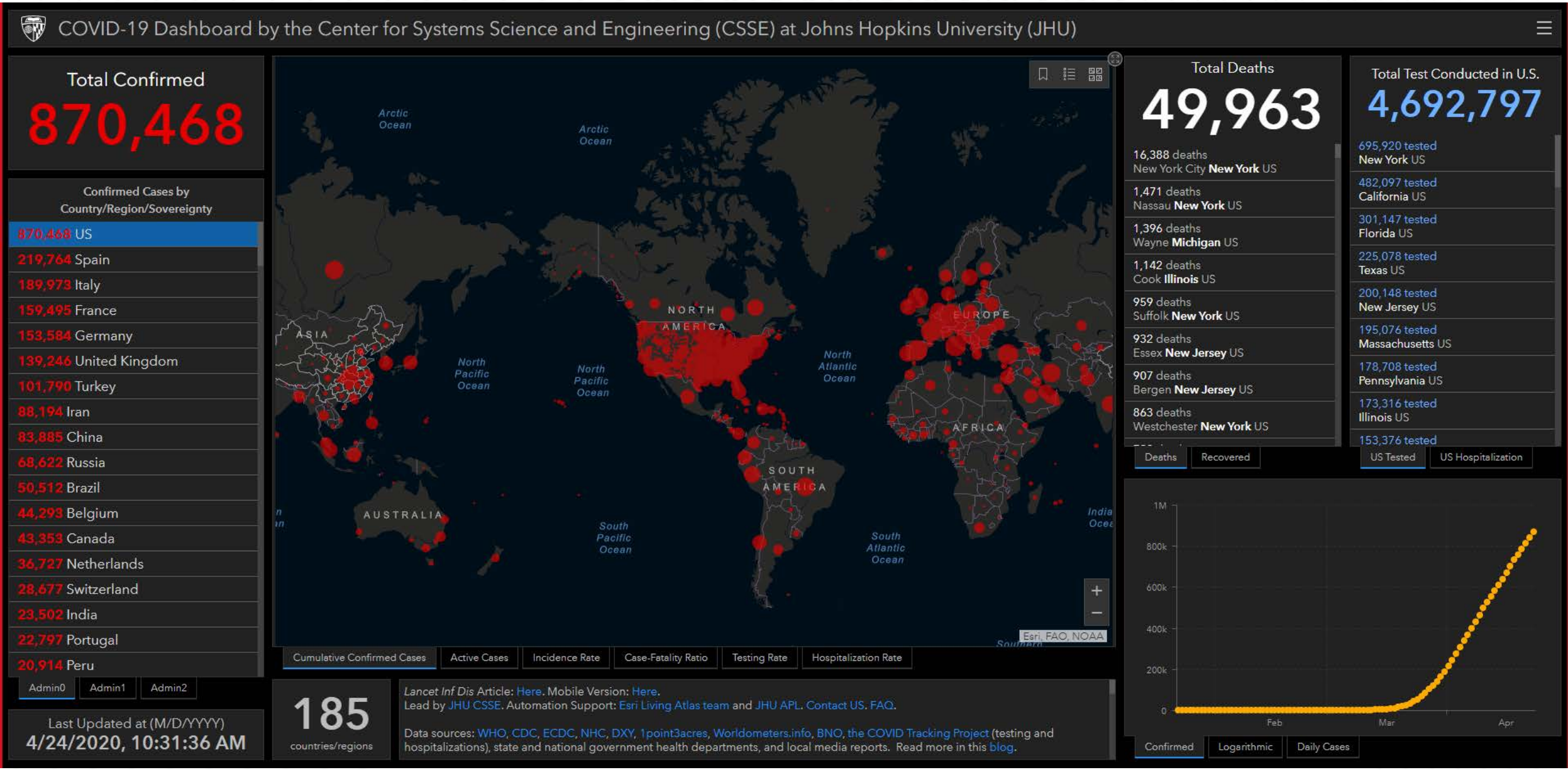


*Source: https://www.arcgis.com/apps/opsdashboard/index.html#/bda7594740fd40299423467b48e9ecf6*


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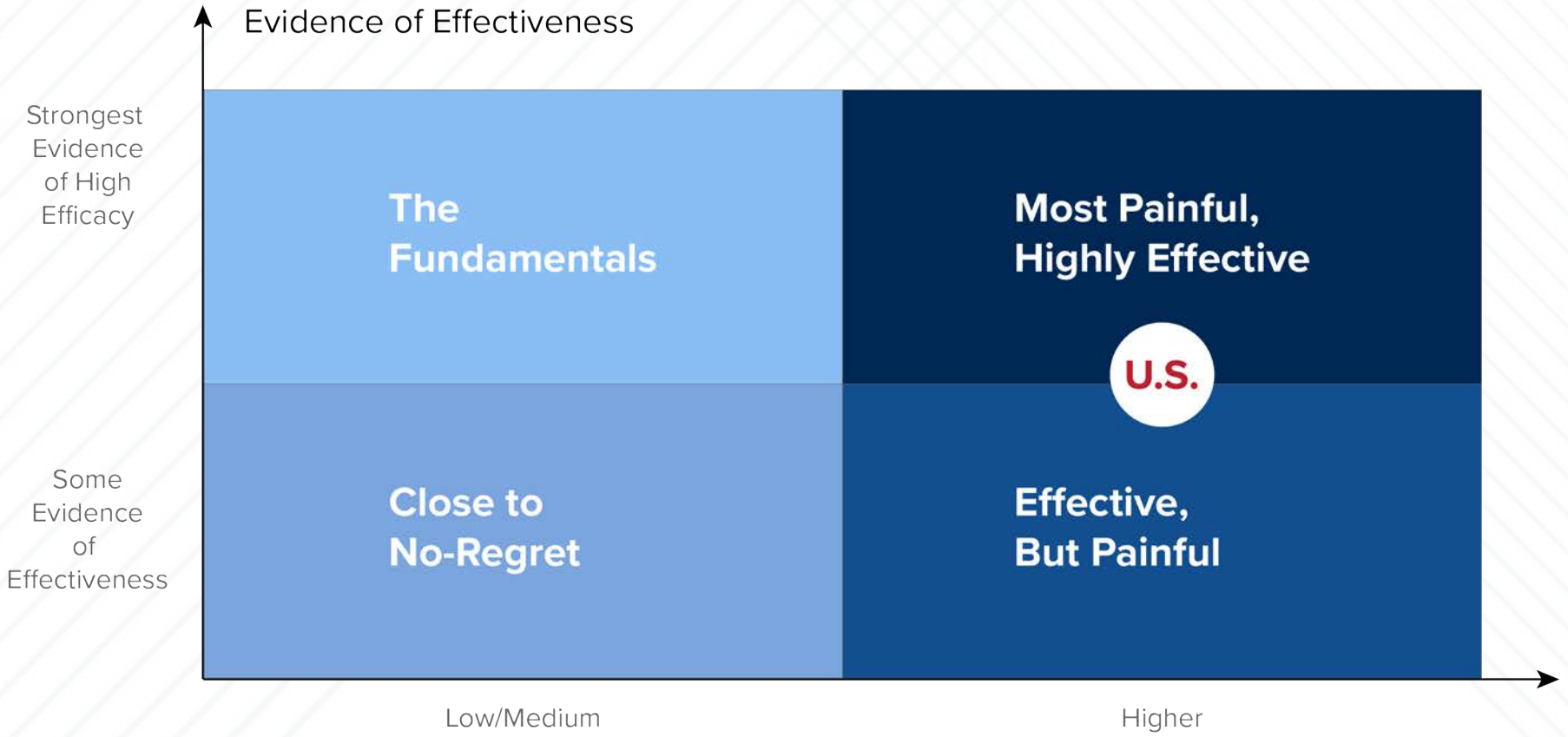
# COVID-19 Response

## *Where We Are Now*




*Source: https://www.mckinsey.com/industries/healthcare-systems-and-services/our-insights/winning-the-local-covid-19-war*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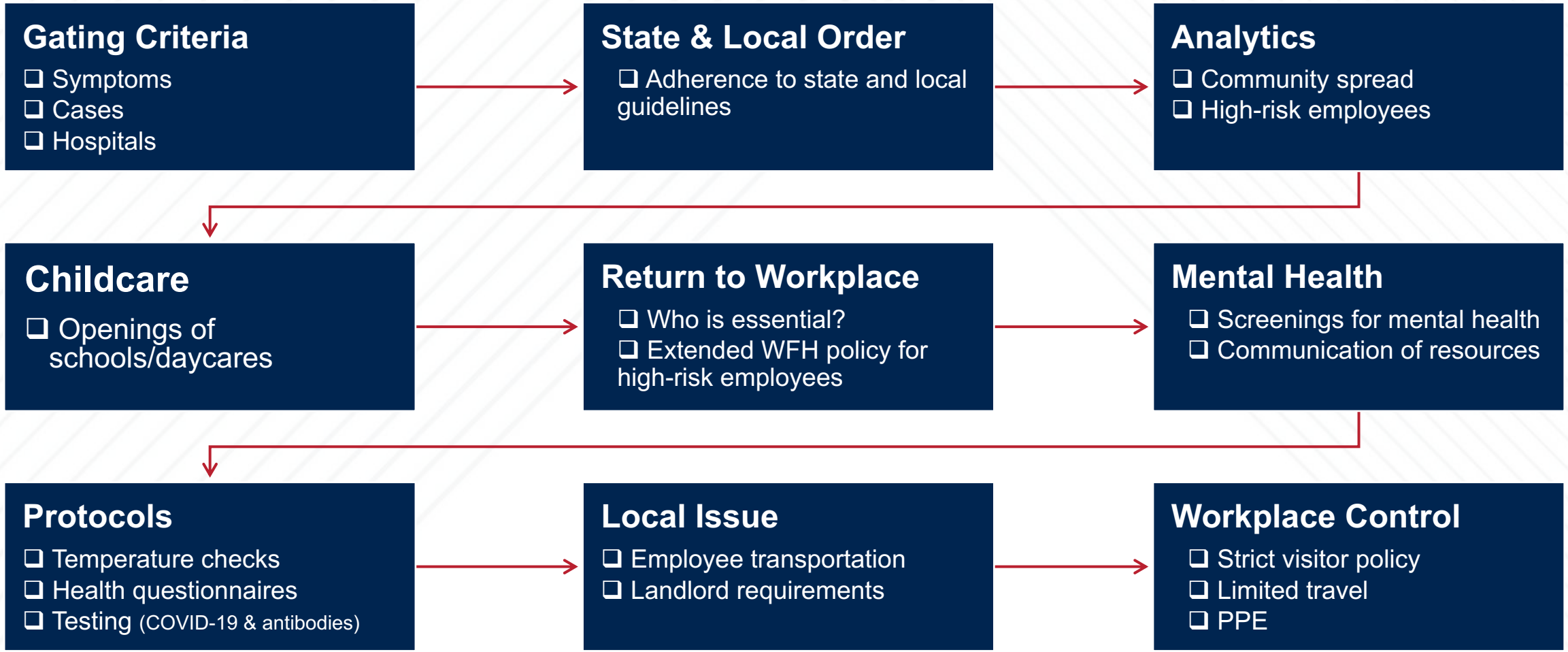
# Safe Return to Workplace Roadmap





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# Opening Up America Again:

## *Gating Criteria for State & Local Governments*

**Symptoms**

Downward trajectory of influenza-like illnesses reported within a 14-day period

AND

Downward trajectory of COVID-like syndromic cases reported within a 14-day period

**Hospitals**

Treat all patients without crisis care

AND

Robust testing program in place for at-risk healthcare workers, including emerging antibody testing

**Cases**

Downward trajectory of documented cases within a 14-day period

OR

Downward trajectory of positive tests as a percent of total tests within a 14-day period

*Once above gating criteria is met, states/local regions may proceed to phased approach detailed on next slide*

*Source: https://www.whitehouse.gov/openingamerica/*


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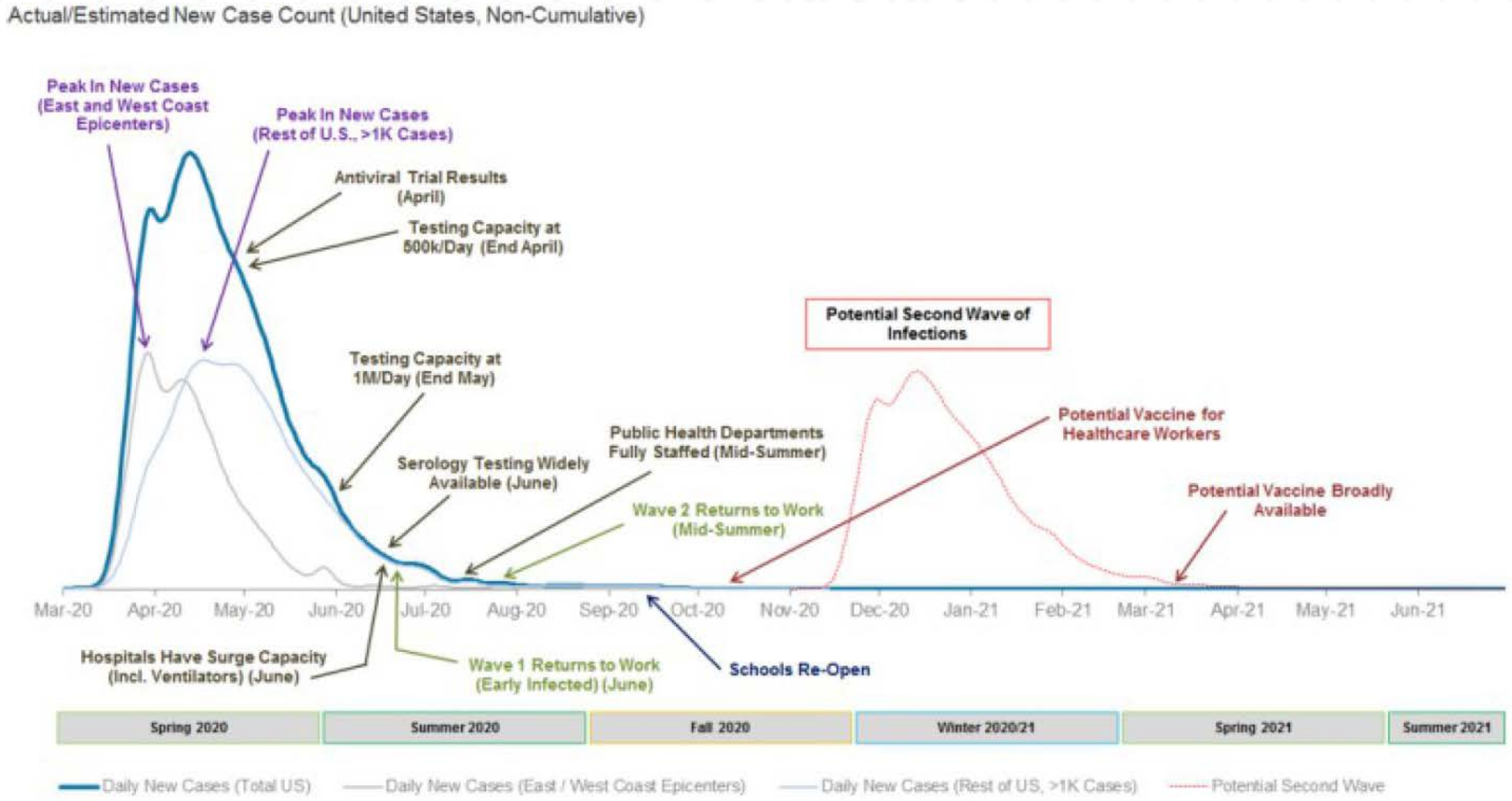
# Projected Timeline & Milestones for Return to Workplace




*Source: Morgan Stanley Research*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# Opening Up America Again:

## *Phased Approach for Employers*

**PHASE 1**

Encourage Telework

Return To Workplace In Phases

Close Common Areas

Minimize Non-essential Travel

Consider Special Accommodations For High-Risk Personnel

**PHASE 2**

Encourage Telework

Close Common Areas

Consider Special Accommodations For High-Risk Personnel

**PHASE 3**

Resume Unrestricted Staffing of Work Sites

*Specific Types of Employers: Schools/Organized Youth Activities, Visits to Senior Care Facilities & Hospitals, Large Venues, Elective Surgeries, Gyms, Bars*

*Source: https://www.whitehouse.gov/openingamerica/*



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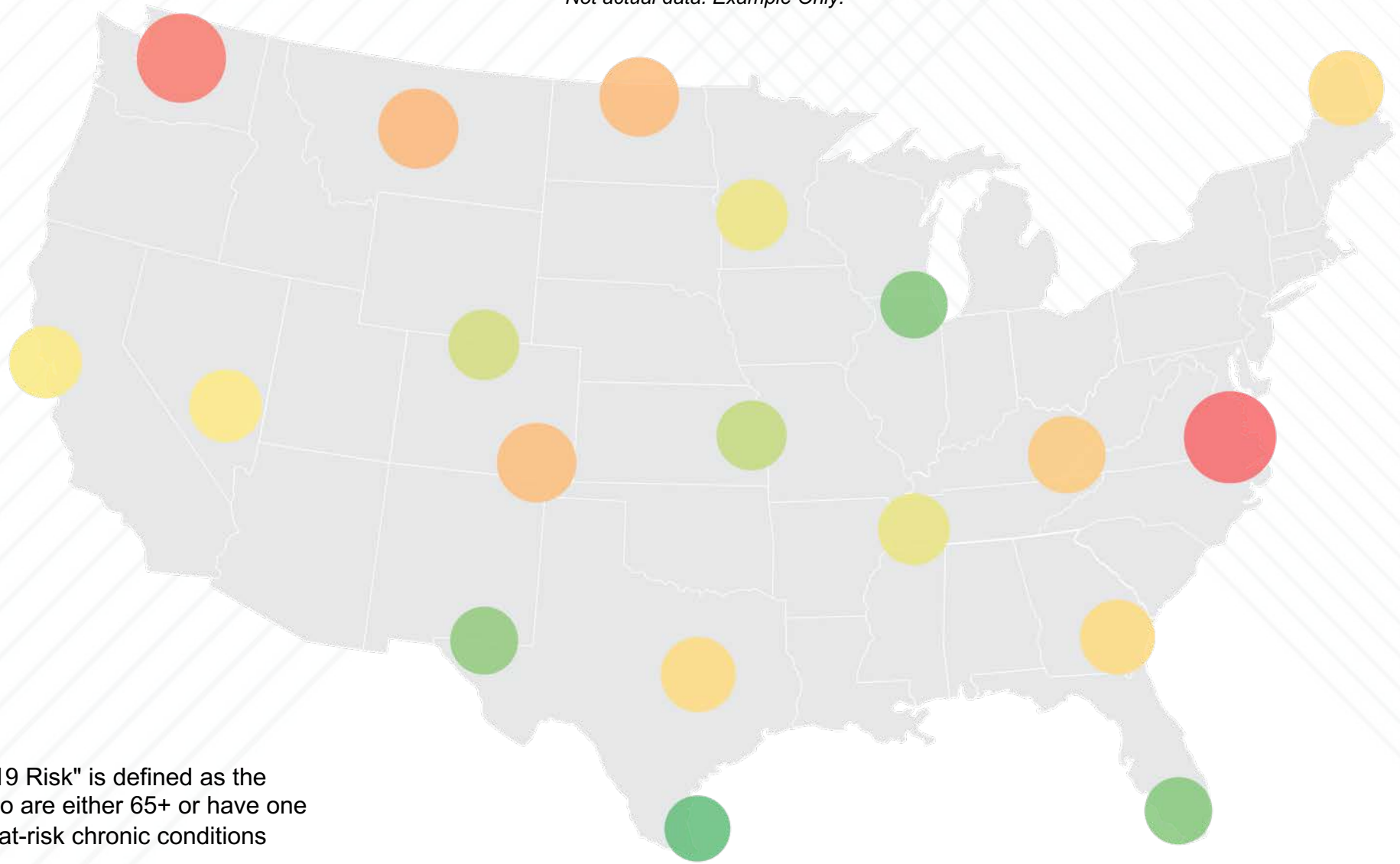
# Analytics

COVID-19 Risk (Claimants/1000)

50 — 465

**Not actual data. Example Only.*



Definition: “COVID-19 Risk" is defined as the rate of claimants who are either 65+ or have one of the CDC-defined at-risk chronic conditions



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# Speed of COVID-19 Growth

## *Average Number of People Who Become Infected By An Infectious Person*

*Source https://rt.live/#learn-more*



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| Testing | Considerations |
|---|---|
| Swab Testing | • Offered at over 1,200 sites across the US<br>• Backlogs at labs and results may take > 5 days |
| Saliva Testing | • Solve for the shortage of swabs, testing materials, and PPE<br>• Individuals collect their own samples<br>• Rutgers University received emergency FDA approval 4/16 |
| Point-of-Care Testing | • Pro: Good for urgent care and medical facilities to produce rapid results for a small number of people<br>• Con: cannot analyze a large volume of tests at once |
| Serological/ Antibody Testing | • Quantity of tests unknown, many vendors in the market without FDA approval could produce many false positives or false negatives<br>• Meaning of results unknown, immunity and length of immunity are still TBD |
| Temperature Screening & Symptom Survey | • Can be used at point of entry coupled with a survey of symptoms to gather data on those entering a building. Requires training for personnel administering the screening and survey |

*Source: https://www.evive.care/*

# Testing & Screening: Considerations

- To date only 12 swab testing and 4 antibody testing vendors have been approved by the FDA.
- One test, produced by LabCorp, has been approved by the FDA for home testing.
- Return to work procedures may include a combination of the antibody testing to prove exposure/ immunity, swab testing to determine if an infection is still active and temperature screening and questionnaires.


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| Service | Considerations |
|---|---|
| Self-assessment | • How are self-input entries being validated?<br>• Can it be delivered digitally via an app? |
| Virtual Care / Telemedicine | • Who are the personnel staffing, are they doing virtual screening, and is it scalable?<br>• What role does virtual care play in end to end management of COVID-10 cases? |
| Point-of-entry Screening | • What equipment is being used and who is staffing?<br>• What is the follow-up plan for employees denied access? |
| Testing | • Which tests are being used, and how will the results be interpreted and applied?<br>• Where to test (onsite, near-site, offsite)?<br>• How often to re-test, and is this financially sustainable? |
| Data & Analytics | • Is the employer able to track at the population level?<br>• How are employers/managers notified of individualized risks? |

# Vendor Solutions: Key Services

- Many vendors that offer products and services to assist employers in the safe return of their employees to the workplace
- Approach, capabilities and protocols vary
- Most are still developing their solution
- No uniform best practice – employers need to determine the best fit for their specific needs


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# Preparing to Return to the Workplace

Healthy Work Environment

Healthy Human Interactions

Healthy Business Operations

## Prepare the Building

## Create a Social Distance

## Safety Protocols

## Clean Office Policies

## Prepare the Workforce

## Communicate

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# Forward Looking: Healthcare Impact & Opportunities

**Virtual Care**

**Innovation**

**Health Care Worker Supply & Resilience**

**Supply Chain Redesign**

**Management of Hospital Capacity**


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# Long-Term Considerations for Employers

- Pandemic planning
- Remote work
- Hiring and talent – gig economy
- Integration of workforce safety and health
- Caring communities


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# Mental Health & COVID-19


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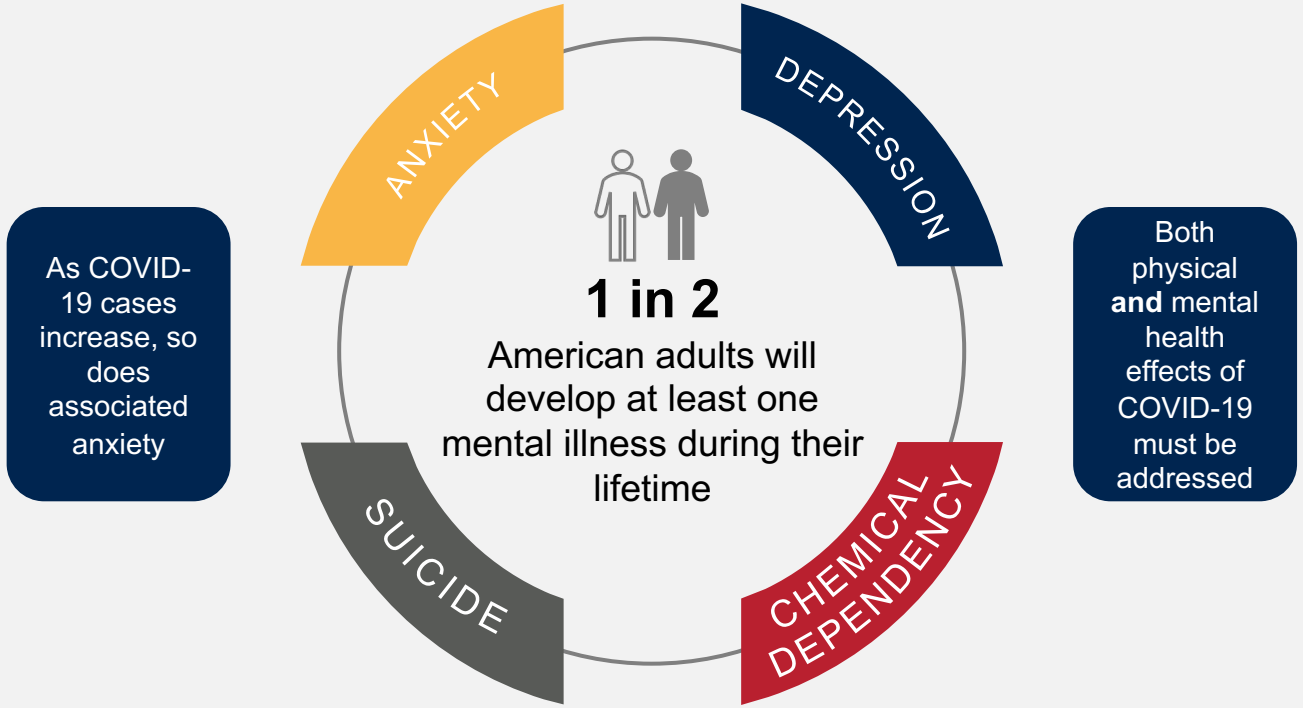
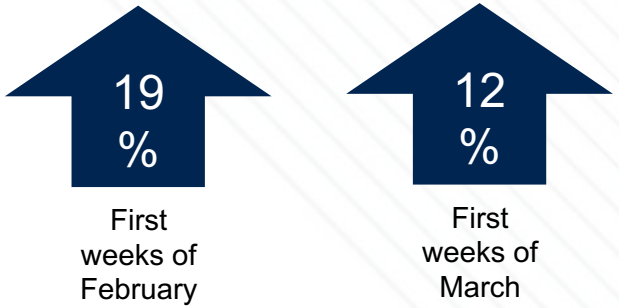
# Mental Health & COVID-19




- We need to take personal, professional, and policy measures now to address mental health
- For the past several weeks, Mental Health of America has been using its unique database to monitor anxiety daily. Screenings for clinical anxiety increased:




- This suggests that our employees are not just “worried well.” Instead they represent thousands of people whose lives and sense of well-being are being severely impacted by concerns about the virus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# Mental Health & COVID-19

**The COVID-19 crisis hits us on many levels:**

- The fear of infection
- The fear of death for us or our loved ones
- The pain of isolation and social distancing
- The fear of losing our jobs
- The fear of recession
- The fear of what to expect with the “new norm”


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# Fears Following COVID-19

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# Fears Following COVID-19

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# The organization's role in sustaining well-being is more important than ever.

**Anxiety, stress and depression are treatable clinical conditions that should be monitored and addressed.**

**Employers can expect employees to have questions and concerns as they continue working remotely and as they prepare their return to the office.**

| | |
|---|---|
| **MENTAL HEALTH CONDITIONS** | By nature are isolating. A key to success is to keep a feeling a connectivity. |
| **ROUTINE COMMUNICATION** | Manager/Leader communication is essential. Set clear expectations, adjust resources, and help the employee feel involved. |
| **RECOGNIZE EMPLOYEES** | Leaders need to help employees see who their work impacts so they understand the bigger picture of the organization. |
| **CREATE YOUR EMOTIONAL WELLNESS PLAN** | Designate a task force to engage dialogue for return to the workplace |
| **EMPLOYEE ASSISTANCE PROGRAMS (EAP)** | Recognize the potential heightened anxiety around returning to the workplace. EAPs should be posting routine information regarding their clinical, financial and well-being services as well as reminding employees of confidential resources available. |



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# Managers should be alert for red flags that may indicate a propensity to violence.

- A chronic inability to get along with fellow employees
- Anger control issues in past
- Expressions of paranoia or “being a victim”
- A history of problems with past jobs or relationships
- An inability to get beyond minor setbacks
- A fascination with guns, weapons or violent events
- A sudden deterioration in work habits or personal grooming
- Signs of stress, depression, or suicidal ideation
- A major life problem, such as divorce or legal problems

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# Here are tips and best practices for termination:

- Professional threat assessment through EAP outreach
- Use a neutral manager or outside security consultant to carry out the termination, not a manager or supervisor who has been the object of threats or anger
- Have security nearby
- Minimize reasons why the employee would have to revisit the workplace when it reopens
- Allow the person as much dignity as possible
- Emphasize any severance benefits and outsourcing help that may be available
- Offer EAP assistance as immediate support

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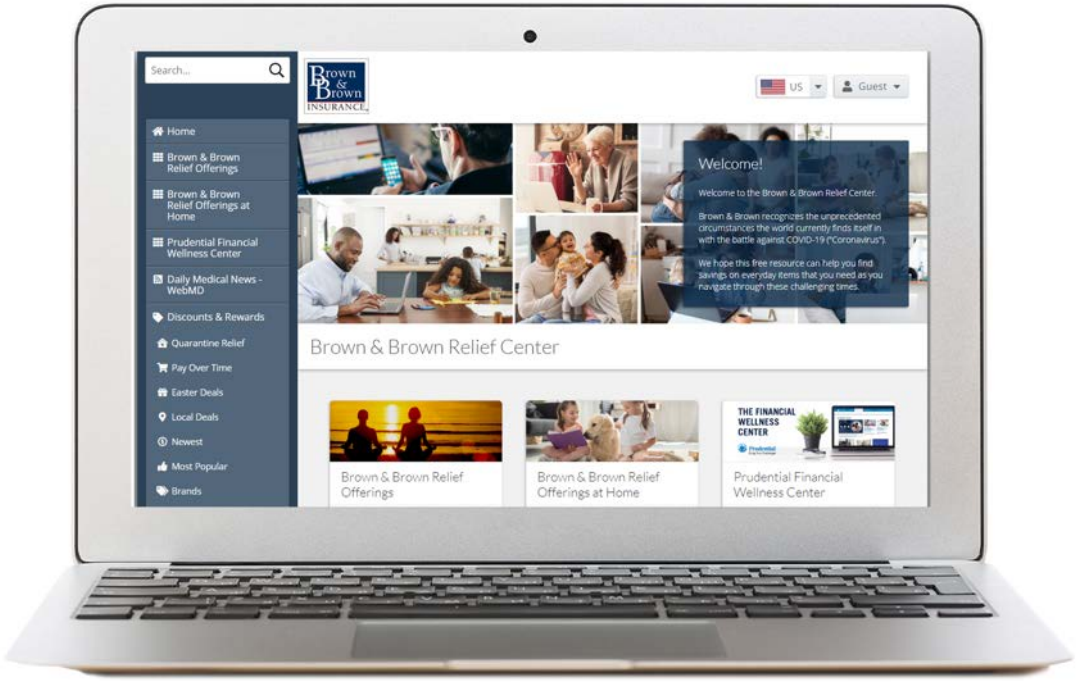
# Brown & Brown Relief Center

## Available to Anyone in Need

**Online Portal with Access to Discounts On:**

- Health & Behavioral Health Services
- Family Care & Child Learning
- Financial Wellness offered by Prudential
- Pet Care
- Home & Home Office Discounts
- Food & Food Delivery Services
- General Household & Office Supplies




*Questions or Issues? Email the Brown & Brown Employee Benefits Technology Center at* ***bbreliefsupport@bbebtech.com.***

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# How We Can Support

## Resource Center

- Find more information on other insurance implications at bbinsurance.com/covid19
- Resource Links:
  - WHO - www.who.int/health-topics/coronavirus
  - CDC - www.cdc.gov/coronavirus/2019-ncov/index.html
  - National Business Group on Health - https://www.businessgrouphealth.org/topics/blog/the-evolving-situation-of-coronavirus-what-we-know-and-what-we-dont
  - OSHA – www.osha.gov

## Q&A

- Please submit any questions in the Live Chat feature of this webinar or direct them directly to your service team.

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## Save the Date

**Friday, May 1**
2pm ET | 11am PT

**Live Stream No. 7**
*Further details to follow.*

# Thank You

**Please contact your service team for any additional information and visit**

**bbinsurance.com/covid19**

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