

COVID

Reshaping Health and Safety

AS BUSINESSES RE-OPEN,
WORKPLACE PRACTICES SPELL
A NEW NORMAL

It's challenging enough for self-insured employers to bend the cost curve and improve health outcomes with the help of third-party administrators, stop-loss carriers, managing general underwriters, captive insurance managers, case managers, actuaries, attorneys, brokers and consultants. But nowadays all of those entities face an equally daunting prospect: safely transitioning their teams into a post-pandemic new normal without undermining performance.

Workplaces ranging from meat packing facilities to call centers are among areas with the largest number of coronavirus outbreaks, according to Erin S. Bromage, Ph.D., an associate professor of biology at the University of Massachusetts Dartmouth. "Any environment that is enclosed, with poor air circulation and high density of people, spells trouble," she recently warned in a lengthy commentary on COVID-19. Others say further research on the pandemic suggest outdoor activities are safer than once thought, opening up the possibility of business meetings in fresh air.

"The challenge is going to be balancing these restrictions with operations, and frankly, staying productive,"

says Brady Bizarro, a health care attorney and director of legal compliance and regulatory affairs for The Phia Group, LLC.

"If you don't introduce enough restriction and protections for your workforce, then your liability will be significantly increased, and we're seeing that in increased workers' compensation claims that are really blowing up across the country."

Written By Bruce Shutan



Jeff Levin-Scherz

There's no escaping the fact that businesses are swimming upstream. COVID-19 tests are scarce and expensive with a spotty track record on accuracy, notes Jeff Levin-Scherz, M.D., a senior consultant and co-leader of the North American health management practice at Willis Towers Watson. He expects offsite testing to be conducted and mounting interest in thermal scanning, coupled with completed questionnaires about symptoms and exposure.

Published reports have suggested that keycards or sensors could be used to monitor employee whereabouts throughout the day to avoid overcrowding. One-way walkways in China may come to Corporate America, while IBM is considering sensors or new technology to detect or predict when crowds form.

Some companies will use split shifts that divide work facility hours into odd and even weeks, alongside social distancing and wearing masks, Levin-Scherz surmises, while work-from-home arrangements extend to knowledge workers who are older and might have more chronic diseases.

Thus far, working Americans appear to be ambivalent about working from home. A recent Gallup poll, for example, found that while more than half wanted to continue telecommuting as much as possible, their enthusiasm waned over time. Those in insurance, finance, professional services, technology and media preferred remote working to their counterparts in education, retail, construction and transport.

Businesses that reopen will need to determine the maximum capacity of conference rooms and require that some staffers call in even if they're physically in the building, Levin-Scherz says. Other expected changes will involve replacing finger food with individually wrapped fare, as well as continued closure of amenities such as onsite gyms.

MORE ACTIVE RISK MANAGEMENT

While federal agencies such as Occupational Safety and Health Administration and Centers for Disease Control and Prevention (CDC) will maintain jurisdiction over workplace safety, Bizarro says governors have discretion over their reopening plans, and businesses will need to tailor their policies and practices to state requirements. Industries also will be classified as either low, medium or high risk, with compliance efforts matching those descriptions.

"Many employers are going to be required to have their employees wear a facemask," he says. "What that mask looks like, whether it's special-issued or a cloth mask from

home, seems to be up in the air. It also looks like social distancing will be with us for a number of years."

Organizations that consider broad employee testing measures as a primary means of risk management may struggle given the cost burden and need for frequent testing, according to Brad Nieland, president and CEO of Berkley Accident and Health. He believes direct sourcing of tests outside of their health plan benefit may prove to be a more cost-effective solution, while the pandemic "shines an even brighter light on the need for active risk management."

Whatever the case may be, he suggests self-insured employers will need to re-evaluate their sick-leave policy in light of this game-changing pandemic. "As society moves toward a zero tolerance for sick workers, flexible leave is critical to controlling the spread of COVID-19," he says.



Brad Nieland

Businesses also may want to put into place an infectious disease policy and tweaking safety protocols, suggests Amber Clayton, director of the Society for Human Resource Management's Knowledge Center. This represents an opportunity to integrate benefits with HR and safety. Whereas risk managers



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Amber Clayton

public both within and outside the workforce, she predicts. This would help keep employees safe, reduce absenteeism and continue to promote health and wellness.

With more than 94,000 Americans having died from COVID-19 as this issue went to press, Levin-Scherz laments the seriousness of the disease. But he also sees a few silver linings in a very dark cloud that include embracing virtual medicine and telecommuting, which save money, reduce traffic congestion and improve quality of life.

Amber Clayton: greater use of telehealth “will hopefully reduce the cost of going into emergency rooms or urgent cares unnecessarily,” as well as minimize some of the mental and physical health issues that employees have. ■

have overseen these areas prior to the pandemic, she says HR staffers can play a meaningful role in helping amend these policies.

Bruce Shutan is a Portland, Oregon-based freelance writer who has closely covered the employee benefits industry for more than 30 years.

Employers likely will continue to encourage social distancing, frequent handwashing and wearing masks in

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