

# COVID-19: The role that **health plans** play in safely remobilizing employers and their workforce

Leveraging AI & data science to put plan employees, covered members and customers on a path to health & wellness

## The Costs of COVID-19

### Balancing the benefits of work with employee safety

Although the public health benefits of social distancing and stay-at-home orders are becoming clear, the economic costs of these measures have been staggering. Many employers have been forced to cut wages, implement layoffs, and furlough employees, unleashing a wave of financial hardship among Americans, along with the mental and physical health consequences that can follow.

Even employers who were able to shift to remote work models with minimal disruption are still in many cases seeing steep financial losses, reduced capacity and other challenges that arise when work is disrupted so dramatically. Employers in many parts of healthcare have suffered along with those in other sectors, and as governments ease restrictions, businesses are turning their attention to building a new normal.

Though the pandemic's effect on health plan finances will remain unclear for some time, health plan leaders now face the same difficult decisions as other employers. They must determine when and how to bring their employees back to work without exposing them to undue risk, especially as future waves of infection loom on the horizon. All workers have a legal right to a safe workplace and, like other employers, health plans need to rethink how they deploy their workforce to maintain that safety.

“Identifying the most vulnerable individuals is the first step to protecting them and the greater community.”

Dr. John Frownfelter,  
Jvion CMIO

Health plans are in a unique position – as both employers and experts in healthcare risk management – to set a standard for safe workforce remobilization. But their role goes beyond being a responsible employer. Health plans can also influence other workplaces and the trajectory of the pandemic by helping employers and members understand risks and the appropriate steps to mitigate them. Adoption of a precision approach that leverages artificial intelligence and data science is key to doing so.

## The Economic Cost of a Pandemic

**40%**

forecasted decline  
in US Q2 GDP

JPMorgan

**30M**

unemployed

Department  
of Labor

**6.3%**

drop in manufacturing  
output in March, the  
worst month since 1946

Federal Reserve

**8.7%**

record drop in  
retail sales in  
March

CNBC

**50%**

of small  
businesses can't  
survive for more  
than 2 months  
under current  
conditions

NFIB

**62%**

report working  
from home

Gallup

**1.4M**

healthcare jobs  
lost in April

US Bureau of  
Labor Statistics

**76%**

of HR executives report  
manager concerns about  
remote work productivity  
was the top employee  
complaint in the COVID  
outbreak

Gartner

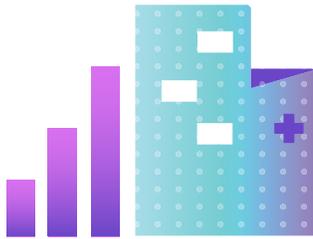
**49%**

of consumers said they  
consider whether or not  
companies take care of  
their employees as one of  
their top five purchasing  
considerations

Morning Consult

## Putting people first

Zero in on vulnerability to keep employees safe



# \$30,000

Average cost of  
COVID-19 hospitalization

Reports suggest many employees are concerned that returning to work could put their health at risk, a situation that could very well pose [“the next big challenge in the American economy”](#) if employees feel forced to choose between income and health. Employers that don’t get this right will feel the effects for years, but those that do stand to win loyalty and potentially even market share. Already, numerous health plans rank in [Forbes’ top 25% of employers’](#) response to the pandemic.

First and foremost, when thinking about their own workforce, health plans need to prioritize keeping vulnerable employees out of harm’s way. “Identifying the employees at greatest risk is the first step to protecting them and the greater community,” says Jvion Chief Medical Information Officer Dr. John Frownfelter. By leveraging AI and data science proven to reduce harm in the healthcare setting, health plan decision-makers can better understand the risk of infection, exposure and vulnerability across their workforces, and make informed decisions about how to bring their employees back to work safely.

The resulting insights will enable health plans to act with precision, based on considerations such as job function. Consider a nurse case manager who works in the community. This role is inherently a higher risk than an office-based role, so people in this type of position might be evaluated and remobilized differently, especially if they are at high risk themselves. Their likelihood of having been exposed to COVID-19 also is a consideration, especially for those whose work brings them into contact with high-risk patients.

**Their role at the intersection of workplace benefits and the healthcare system gives health plans a unique understanding of members – and a unique opportunity to help them **stay safe.****

## Understanding Risk and Mitigating Contagion

AI synthesizes experiential, clinical, socioeconomic, and environmental factors, enabling health plans to manage risk and limit the spread of disease

The [CDC](#) estimates that around 25% of those infected with COVID-19 are asymptomatic, while 20% of symptomatic cases will be hospitalized for an average of four weeks. Why do some fare worse than others? As with most health conditions, an individual's vulnerability to COVID-19 is rooted in a matrix of clinical, socioeconomic and environmental factors. Understanding how these factors interact to increase risk is key to safeguarding your most vulnerable employees and members.

On a broader scale, applying that data-driven understanding of risk also is important to mitigating the spread of disease. As employers rapidly scaled back employee risk exposure early in the pandemic by closing offices and moving teams to remote work models, they helped to flatten the curve and reduce the spread of infection. Now, [as employers remobilize](#), some are seeing how uninformed and reactive decision-making can rapidly expose many newly returned employees to COVID-19, perpetuating the workforce disruption employers are trying to solve — and perpetuating the pandemic itself.

Clinical AI is uniquely capable of understanding the complex interaction of clinical and nonclinical risk factors and predicting the likelihood of adverse health outcomes and personal vulnerability. It's also key to shifting to a more proactive approach, where employers prevent exposure of the most vulnerable from the start, rather than putting out fires when positive cases are caught.

## Insurers as Stewards of Health

Influencing members and employers

The same technology that can enable health plans to understand and manage risk among their own employees as they remobilize can be used to enable other employers and members to make smart decisions about whether if, when and how to reenter the workforce.

A member whose health plan empowers them with reliable information about his or her personal risk has a valuable tool for talking with an employer and exploring safer arrangements. And an employer empowered with this type of information has a powerful resource for protecting the workforce — and business outcomes.

Predictions about future waves of infection, especially as cooler weather and flu season set in, and uncertainty about prospects for a vaccine mean these decisions are not one and done. "Nobody knows how long this will last, and to survive in the long run, employers will need to proactively monitor their employees' health and safety on an ongoing basis," says Dr. John Showalter, Jvion's Chief Product Officer.

## The Jvion Employer Recovery Package

Leveraging clinical AI to identify vulnerable employees and proactively monitor employee health & safety

Over the past decade, the clinical AI behind the Jvion CORE™ (Care Optimization and Recommendation Engine) has helped over 300 hospitals, payers, and pharmacy benefit managers reduce preventable harm incidents by an average of 30%. The same approach is now being applied to help businesses return to work safely by enabling identification of vulnerable people and the actions to keep those individuals from further exposure to risk.

Applying more than a decade of experience in clinical-AI and data science, Jvion is offering a secure and nonintrusive vehicle for employees to understand their risk and appropriately share that information with their employers. Jvion's Employer Recovery Package enables a multi-layered approach to employee health, wellness, and safety, building trust with workers and setting a confident pace for resuming operations.

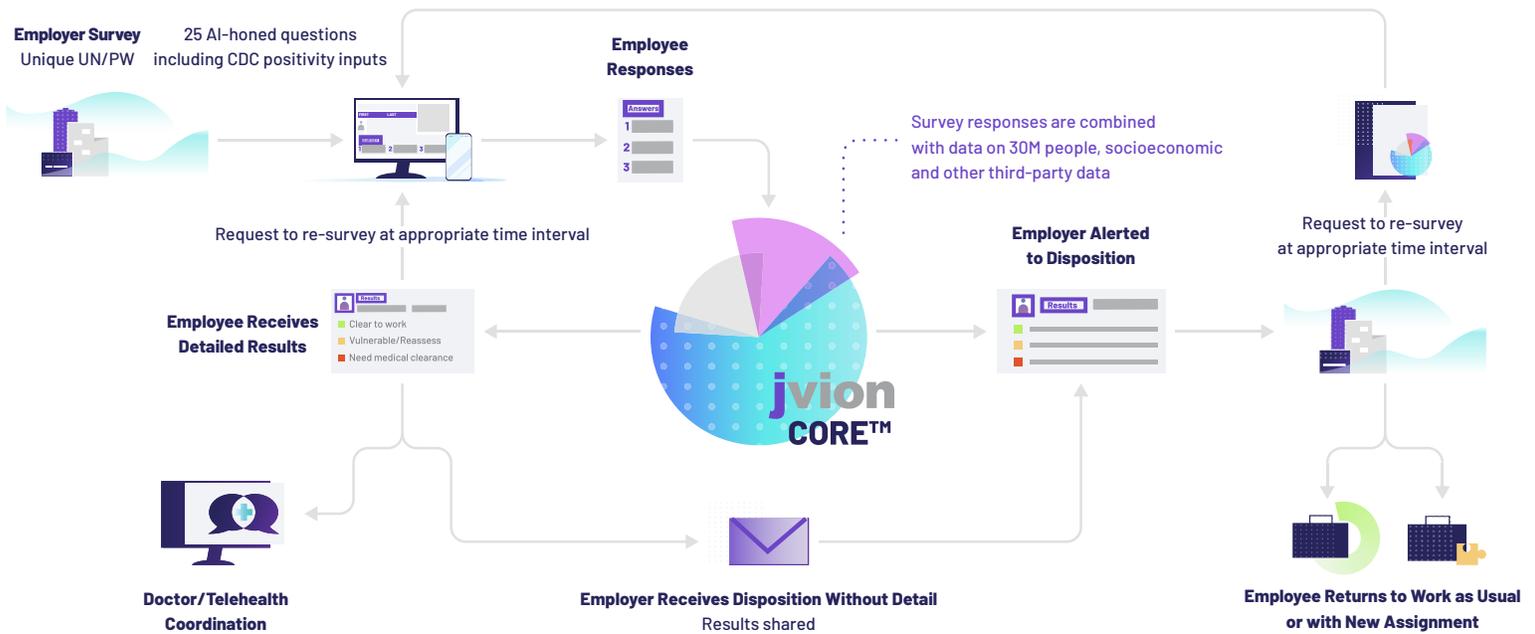
### Individualized Action Plans for Returning to Work

The heart of the offering is an AI-enabled assessment, modeled from predictive values captured from claims data and CDC-recognized symptoms to capture presumptive COVID-19 positivity. The assessment informs employees if they should return to work, need medical clearance, or should remain at home for a recommended period of time, after which medical clearance and reassessment will be required. Jvion works with each organization to understand their internal HR policies and practices, so the assessment and its outputs are shared and managed appropriately.

## The Cost of Vulnerability

- More likely to have a complex hospitalization costing as much as **\$88,000**<sup>1</sup>
- Hospital stays greater than **22 days**<sup>1</sup>
- Costs employers on average **\$4,400 per infected employee** due to work time costs<sup>2</sup>

## How it works:



### Keeping Employee and Member Safety Front of Mind, Today and Tomorrow

Back-to-work plans can't be limited to the near term. Nobody knows how long this will last, and there may well be another surge of cases in the fall or winter. Businesses will need to stay vigilant and invest in long-term monitoring and screening of their employees. Regular assessments of employee vulnerability and exposure enable employers to make proactive decisions about remote work assignments, campus closings, and personnel substitutions to protect vulnerable employees.

**Many strategies are focused on detection and screening and not prevention and vulnerability, which can leave organizations at a disadvantage.**

## How to Use the Jvion Employer Recovery Package

Applying the Jvion CORE AI to move beyond detection and screening and understand vulnerability as a catalyst for health & wellness

Jvion's Employer Recovery solutions enable healthcare organizations to employ a proactive approach to understanding individual and community risk for mortality as a result of their COVID-19 vulnerability by:

- Leveraging a nonlinear approach that better detects risks from COVID-19.
- Providing higher levels of accuracy without the need to overlay clinical data.

The emphasis is providing a solution that will continue to foster ongoing health and wellness. With so many unknowns regarding future infection surges and the resulting economic impact, it's important that organizations take advantage of technology that will help protect the health of their employees and customers in the long term.

### This technology can be used to:

- Match high-risk employees to low-exposure assignments.
- Guide outreach to those populations that require more aggressive education on how to prevent infection.
- Provide return-to-work dispositions based on vulnerability, which incorporates factors beyond the presence of symptoms.
- Mitigate healthcare expenses tied to avoidable COVID-19 exposure.
- Inform care management plans to ensure vulnerable individuals do not defer necessary care for managing chronic conditions.

To learn more call 470.427. 2900 or email [contact@jvion.com](mailto:contact@jvion.com).

Jvion enables healthcare organizations to prevent avoidable patient harm and lower costs through its clinical AI solution. An industry first, the Jvion CORE goes beyond simple predictive analytics and machine learning to identify patients on a trajectory to becoming high risk and for whom intervention will likely be successful. Jvion determines the interventions that will more effectively reduce risk and enable clinical action. For more information, [visit www.jvion.com](http://www.jvion.com).

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