



CIRRUS **MD**

INDUSTRY REPORT

Meeting Your Employees' Needs for Health, Wellness & Safety

Introduction

The cold and flu season has a major impact on employers each year, with between 5 and 20 percent of Americans getting the flu and missing 70 million workdays as a result.¹ Experts are predicting that the burden on employers during the 2020-2021 season will be far worse as flu and other seasonal illnesses converge with cases of COVID-19.²

Because the U.S. workforce spans a wide range of industries and roles, employers have had to implement a variety of strategies to keep employees working during the current pandemic or bring them safely back to work following a closure, furlough or other absence. Each scenario has its hurdles to overcome – from physical safety measures for on-site employees, to technologies and access considerations for those working remotely.

Even during a “normal” year there is a significant and common challenge faced by employers: When should an employee stay home from work? Does an employee exhibiting symptoms of an illness, mean he or she is required to visit a doctor? Does the illness warrant staying at home to avoid infecting co-workers? When can an employee come to work to avoid using paid time off or losing out on income? Who should ultimately make that decision – the employee, employer or physician?

Even remote employees struggle with these issues. In a traditional healthcare model, they would need to take time away from work to consult with a doctor in a brick and mortar facility to care for themselves or family members.

Compounding these challenges is the spread of the COVID-19 virus, impacting people in different ways and causing a variety of symptoms similar to those that occur with common illnesses suffered by employees this time of year.

As we enter the fall and winter months, there’s no doubt that employees and employers will feel uncertainty and anxiety when trying to determine one illness from the others – and nobody wants to bear the burden of making the wrong decision that results in others in the workplace getting sick. Yet employers won’t want to unnecessarily keep employees out of work.

During the COVID-19 pandemic, employers and employees have increasingly turned to telehealth to provide convenient and cost-effective healthcare access that does not require employees to leave their places of work or homes.

The purpose of this industry report is to explore how employers can leverage telehealth to keep employees both safe and productive during these challenging and uncertain times.

80% of employers believe telehealth will significantly shape how healthcare is delivered.³

76% of employers increased access to virtual care because of COVID-19.⁴

71% of employers have expanded their offerings for telehealth, including virtual behavioral health, in response to COVID-19.⁵

90%+ of employers plan to provide access to virtual mental healthcare in the future.⁶

2 in 3 employees say the pandemic has increased their willingness to try telehealth care.⁷

¹Cold and Flu at Work, WebMD, 5/15/2019. ²Flu-COVID ‘Collision’ Expected This Fall Health Experts Warn, Medscape, 6/23/2020. ³Number of the Day: Virtual Healthcare, Human Resource Executive, 8/21/2020. ⁴How COVID-19 Accelerated the Push Toward Telehealth. Kaiser Permanente, 7/28/2020.

First, provide convenient care access

Use of telehealth solutions has skyrocketed during the COVID-19 pandemic as patients demand virtual care that is convenient and safe, enabling them to get medical assistance without entering a healthcare facility. As people increasingly reenter the workplace, the value of this virtual care modality has grown even greater for employers and employees alike – providing accessibility to care anytime and anywhere to reduce absenteeism and costs while increasing employee productivity and satisfaction.

Employers should choose a telehealth platform that offers a “text first” approach, where the employee can quickly and conveniently connect with a doctor 24/7 via text instead of video conference or phone call. That way there is no need for the employee to leave the workplace to find a private space that prevents others from overhearing the conversation or having to locate a strong enough wi-fi connection to support a live video session. An employee can text with a doctor during their break to get answers to questions and get on with their day, or in the case of a suspected or diagnosed illness, get treatment.

Employers with team members working in remote areas, such as offshore oil and gas teams, or those in rural areas without local care facilities, face even greater challenges in providing healthcare access. For example, the U.S. Department of Labor's Occupational Safety and Health Administration (OSHA) released guidance for oil and gas industry employers to assist in providing a safe and healthful workplace during the pandemic, recommending:

“Establish a system for employees to safely alert their supervisors if they are experiencing signs or symptoms of COVID-19 or if they have had recent close contact with a suspected or confirmed COVID-19 case.”⁸

“I really appreciate this new benefit! Without it my choices would have been to ignore my symptoms or go to an urgent care or ER. There was no wait - I was connected to a doctor immediately. He was kind, professional and had me diagnosed in 10 minutes.”

**EMPLOYEE OF LEADING
U.S. RETAILER**

Let doctors make the decisions

When an employee isn't feeling well it is often up to his/her supervisor or the company's human resources department to recommend a course of action – should that employee come to work/stay at work or go/stay home? These decisions have become more critical with the dangers of COVID-19 and its potential impact on the workplace.

On September 10, 2020, OSHA cited a meatpacking plant in Sioux Falls, S.D. for failing to protect workers against COVID-19 after more than 1,000 employees became sick and four died.⁹

When employees have 24/7 virtual access to licensed physicians, employers are shielded from providing medical advice to their employees, which is

⁸Oil and Gas Industry Workers and Employers, OSHA. ⁹OSHA Cites Meatpacking Plants for Coronavirus Failures, SHRM, 9/12/2020.

not their area of expertise nor should it be their role. Instead, an employee can chat with a doctor who uses evidence-based recommendations to make a decision on the right course of action.

In this way employees secure reliable medical advice instead of relying on the personal opinion of a layperson within their company, reducing the burden on the employer and placing it in the hands of medical experts, where it belongs.

Keep employees on the job

In the traditional healthcare environment, an employee would have to take time away from work to see a doctor to get a diagnosis, which is inconvenient for both employee and employer. Depending upon the type of business this could also mean loss of revenue for the employer if the employee cannot perform his/her job and/or lost income for the employee if he or she doesn't have paid time off.

Furthermore, an employee taking time off from work to access care for him/herself or a family member can jeopardize his or her benefits eligibility status, because under most benefit plans, the covered employee must work a certain number of hours to remain eligible for coverage.¹⁰

Prior to COVID-19, manufacturing facilities and other similar production-line environments often discouraged employees from taking sick days by using a point system, which deducted points or tallied demerits for absences. Many organizations have now suspended or removed these systems, instead prioritizing concerns of illness spread.

Employers offering telehealth can often help keep employees on the job by providing virtual access to doctors anytime/anywhere. Instead of having to leave work for a doctor's appointment during regular business hours, the employee can text with a doctor during a break, before/after work or on a weekend to discuss his/her health or that of a family member. They can get the support they need when it is convenient to their schedule and not have to worry about their job security or loss of income as a result of taking time off for care.

“This is such an anxiety filled time and finding comfort is difficult. I'm so very appreciative of the time given to me by this doctor. I was able to have my issue addressed and not disrupt my work family by needing to get my shift covered.”

**EMPLOYEE/PATIENT BASED
IN OREGON**

Caring for the whole person

COVID-19 can impact employees physically, mentally and financially. The fear and anxiety around whether an individual or a family member will contract the virus can be overwhelming, along with the pressures to

¹⁰COVID-19, health plans and employee status changes: What employers need to know, BenefitsPro, 9/14/2020.

maintain employment and sustain an adequate income within a pandemic environment.

Many of those working from home during the pandemic report feeling isolated and depressed. An August 2020 Nielsen Total Audience Report found 49 percent of people working remotely feel less connected to their job and the people with which they work.¹¹

Studies have shown that employees who are stressed are less motivated and productive.¹² A 2020 survey of employees by MetLife found 86 percent of employees who rate their mental health as “good” are productive versus 60 percent of those who do not.¹³

COVID-19 has driven stress higher in many areas of employees’ lives. When asked why they are stressed during the pandemic, employees reported:

- **81%** are experiencing financial problems.
- **77%** have fears of job security, workload and other workplace issues.
- **60%** are afraid of getting coronavirus or having a loved one get it.¹⁴

When asked what is stopping them from using behavioral health resources offered by their employer, nearly one-third (31%) of employees said stigma from co-workers, friends and family, and fear of discrimination.¹⁵ That’s why it is important for companies to offer their employees access to care that is both confidential and convenient.

Offering telehealth as a benefit is an easy, cost-effective way for employers to demonstrate their commitment to their employees during this unprecedented time. Select a telehealth solution that enables employees to access a full range of health resources, including specialty care and behavioral health support, within a single app. An effective telehealth provider can also navigate employees to seek additional care (if needed) within their employer’s existing benefits package.

“I love that [my employer] is offering this free of charge to employees during these hard times. [My employer] is the best company I’ve ever worked for in my entire life and it has really shown this year!”

**EMPLOYEE OF LARGE
U.S. COMPANY**

Encourage compliance with CDC guidelines

In addition to determining whether an employee is well enough to come to work, employers are also faced with tough decisions around protecting their employees from COVID-19 both inside and outside of the workplace. For example, some employers may find it challenging to maintain proper mask

¹¹⁻¹²The Nielsen Total Audience Report, 8/2020. ¹³Mental Health: A Path to a Resilient Workforce and Business Recovery, MetLife, 2020.

wearing compliance among employees, with individuals offering reasons why they cannot wear masks or taking them off for various reasons during work hours.

And even when an employer is successful in keeping employees safe at work, what happens outside of work hours can pose an even greater threat. There is no way of controlling where employees spend their personal hours and preventing them from engaging in high risk activities, such as attending large social gatherings or traveling to a known COVID-19 “hot spot.”

Employers can leverage telehealth physicians to answer employees’ questions related to COVID-19 safety, while urging employees to adhere to the U.S. Centers for Disease Control and Prevention (CDC) recommendations around safe practices, such as mask wearing, social distancing and hand disinfection.¹⁶ Through telehealth, doctors can also screen employees to determine if they have engaged in behaviors that have put them at risk for contracting the virus and recommend the proper course of action based on evidence-based guidelines.

Conclusion

COVID-19 has changed the way we work and live. The increased adoption of telehealth appears to be one change that will stay and likely grow now that many individuals have experienced its benefits in terms of accessibility, flexibility and convenience. As we face the many unknowns of the 2020-2021 cold and flu season, employers can help meet employee needs by offering a 24/7, text first telehealth solution staffed by licensed physicians, connecting their employees to medical advice whenever and wherever they need it. This not only relieves employers of the burden of having to make tough decisions around sick days, but also helps drive greater productivity by demonstrating an employer’s commitment to employee wellness and keeping healthy personnel on the job.

CONTACT US

getstarted@cirrusmd.com
cirrusmd.com

¹⁶Coronavirus (COVID-19), CDC.