A Payer Perspective: Impacts of Long COVID

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GuideWell Mutual Holding Corporation is a not-for-profit health solutions company headquartered in Florida. GuideWell companies serve 46 million people in 45 states, Puerto Rico and the U.S. Virgin Islands.

<table>
<thead>
<tr>
<th>Florida Blue</th>
<th>GuideWell Health</th>
<th>GuideWell Source</th>
<th>GuideWell Venture Group</th>
<th>Triple-S</th>
<th>WebTPA</th>
</tr>
</thead>
<tbody>
<tr>
<td>The oldest and largest health insurer in Florida and a member of the Blue Cross Blue Shield Association. Florida Blue serves over 5.9 million members across 67 counties in the state.</td>
<td>A portfolio of clinical delivery organizations serving Florida Blue members as well as other Florida residents. Includes a joint venture with Sanitas Medical Centers.</td>
<td>A provider of administrative services to state and federal health care programs.</td>
<td>A portfolio of companies focused on creating innovative health solutions for health plans, including PopHealthcare.</td>
<td>The Blue Cross Blue Shield plan of Puerto Rico serving more than 1 million customers, which represents nearly one third of the island’s population. Additionally, it offers life, property &amp; casualty insurance.</td>
<td>A market leading administrator of self-funded employer health plans.</td>
</tr>
</tbody>
</table>

**MISSION:**
To help people and communities to achieve better health

**VISION:**
To be a leading innovator enabling health communities

**VALUES:**
Respect, Integrity, Inclusion, Imagination, Courage & Excellence
The GuideWell COVID-19 Response

Health Equity Focus
Data and Analytics
Messaging
Partnerships
Clinical Expertise

COVID Information
COVID-19 Testing
Vaccine Information
Vaccine Distribution
Risk Reduction for Members
COVID-19 Surges
Data Science & Business Intelligence: Data-driven approach to understanding our members unique needs

Co-locating Social Vulnerability Index (SVI) & COVID-19 data to quantify disparate health outcomes on state and member level.

Duval is more socially vulnerable than the average FL county in 3 of the 4 SVI themes.
Defining Long COVID to Assess Impacts

Symptoms

• Chest Pain
• Chronic Respiratory Failure
• Cough
• Difficulty Breathing
• Dizziness or Lightheadedness
• Fatigue
• GERD
• Hair Loss
• Headache
• Heartbeat Abnormalities
• Irregular Menstruation
• Loss of Taste or Smell
• Mild Cognitive Impairment (Brain Fog)
• Muscle Pain
• Pulmonary Embolism
• Sleep Disturbances

Definitions

Confirmed Long COVID is defined as any instance of a U09.9 claim OR a claim with B94.8 plus a COVID-19 diagnosis code (U07.1, J12.82, Z86.16, Z20.82) or a positive COVID-19 lab test.

Suspected Long COVID is defined as any one of the following: Claim/lab for initial COVID infection and new Long COVID condition in 1-6 months following initial diagnosis, Claim/lab for initial COVID infection and claim for a Long COVID condition in 1-6 months following initial diagnosis that the member has previously experience prior to diagnosis of COVID-19, or a claim for a history of COVID-19 and one Long COVID condition.
ON AVERAGE, THESE POPULATIONS EXPERIENCE LONG COVID AT HIGHER RATES:

Women
- 25% higher prevalence compared to men
- People with chronic conditions
  - Prevalence is more than double for those with chronic conditions
- Those age 40+
  - All age groups 40+ average Long COVID prevalence above 30%
- Those living in areas of high social deprivation
  - As social deprivation increases, prevalence of Long COVID increases.
Long COVID Prevalence by Age

<table>
<thead>
<tr>
<th>Age Group</th>
<th>% of COVID Members That Developed Long COVID</th>
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</thead>
<tbody>
<tr>
<td>&lt;5</td>
<td>19.5%</td>
</tr>
<tr>
<td>5-12</td>
<td>15%</td>
</tr>
<tr>
<td>13-19</td>
<td>19.5%</td>
</tr>
<tr>
<td>20-29</td>
<td>25%</td>
</tr>
<tr>
<td>30-39</td>
<td>30%</td>
</tr>
<tr>
<td>40-49</td>
<td>36%</td>
</tr>
<tr>
<td>50-59</td>
<td>39%</td>
</tr>
<tr>
<td>60-69</td>
<td>50%</td>
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*Source: GuideWell*
## Long COVID Risk Factors

- Female
- Age 40+
- High social deprivation

### Long COVID by Chronic Condition Status

<table>
<thead>
<tr>
<th>Chronic Condition Status</th>
<th>% Long COVID</th>
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<tbody>
<tr>
<td>Metabolic and Behavioral Health Disorder Plus 2 or More Conditions*</td>
<td>65.2</td>
</tr>
<tr>
<td>Metabolic and Behavioral Health Disorder Plus 1 Condition</td>
<td>54</td>
</tr>
<tr>
<td>2 or More Conditions, Not Metabolic</td>
<td>52.3</td>
</tr>
<tr>
<td>No comorbidities</td>
<td>19.5</td>
</tr>
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</table>
Defining the condition

Estimating impact

Provider education
- Identifying cases
- Use of Long COVID code

Limits of claims review
Understanding Long COVID Member Impacts

- Journey Mapping
- Focus group discussions
- Member
- Care Management Interactions
- Employee experiences
Care Management Approach

Tracking CDC updates

Providing multidisciplinary care teams with data to inform member outreach and support efforts

Clinical Pandemic Response Team used to disseminate information broadly to stakeholders
Thank you