

BATTLING COVID-19 WAVE



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Many countries across the globe are witnessing a massive surge in Covid-19 cases. Despite travel restrictions, Covid-19 is spreading at an unprecedented rate. India witnessed close to 400,000 cases per day during the peak of the second wave. Based on the experience of countries where Omicron is the dominant variant, cases are predicted to be twice than the second wave (approx. 800,000 per day) during its peak in India.

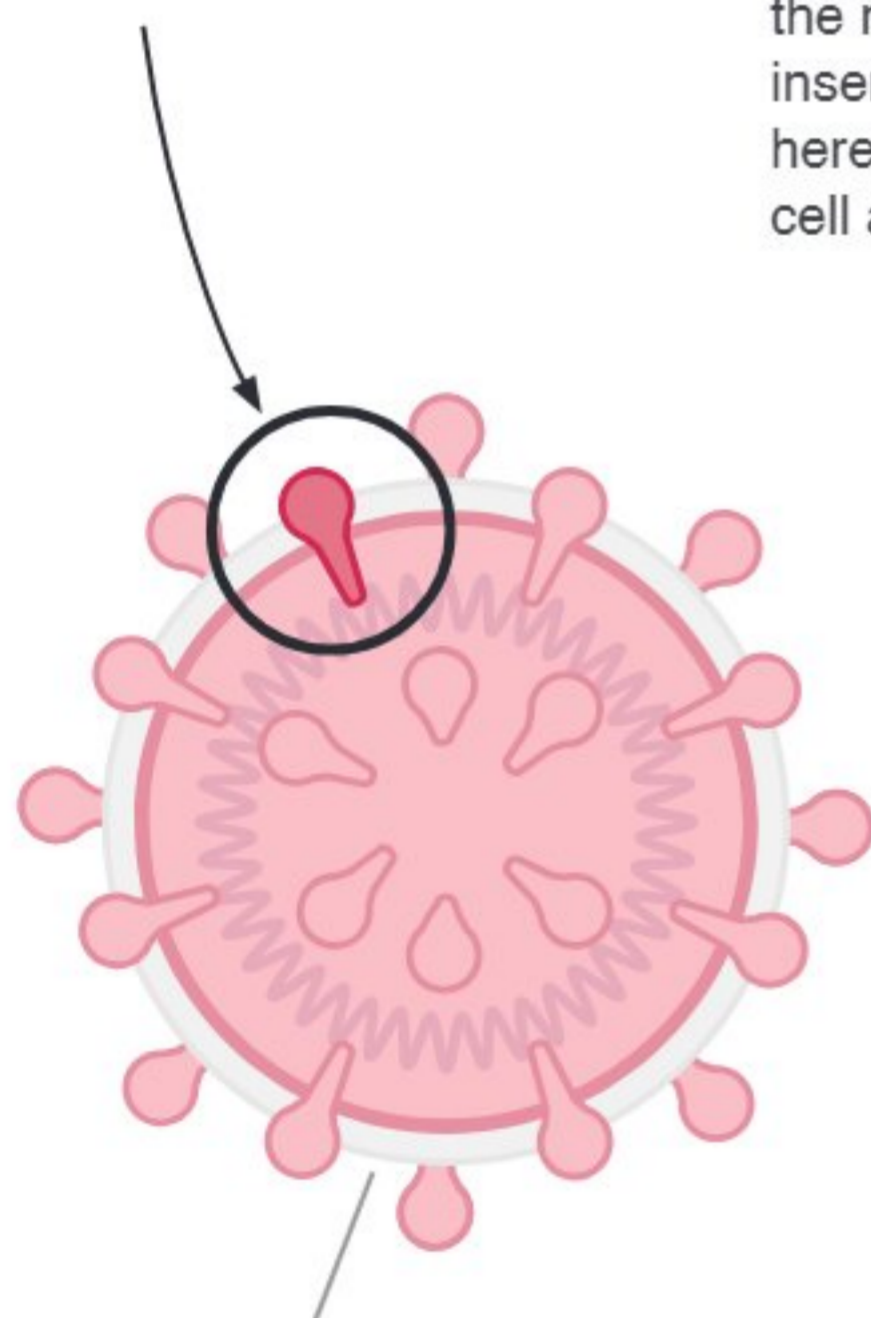
WHO has expressed concerns around dismissing Omicron as mild, as the sheer number of cases could overwhelm the health care infrastructure. Considering the rate of infection, experts are worried that 20% - 25% of health care workers will be quarantined at any given time, thereby making access to care difficult.

How is Omicron spreading so fast?

WHO designated Omicron as a variant of concern (VOC) as there is evidence of increased transmissibility. Omicron has 30+ spike mutations, more than double the number carried by the Delta variant, and a higher risk of re-infection in people who have previously been infected with Covid-19.

1 Spike Protein

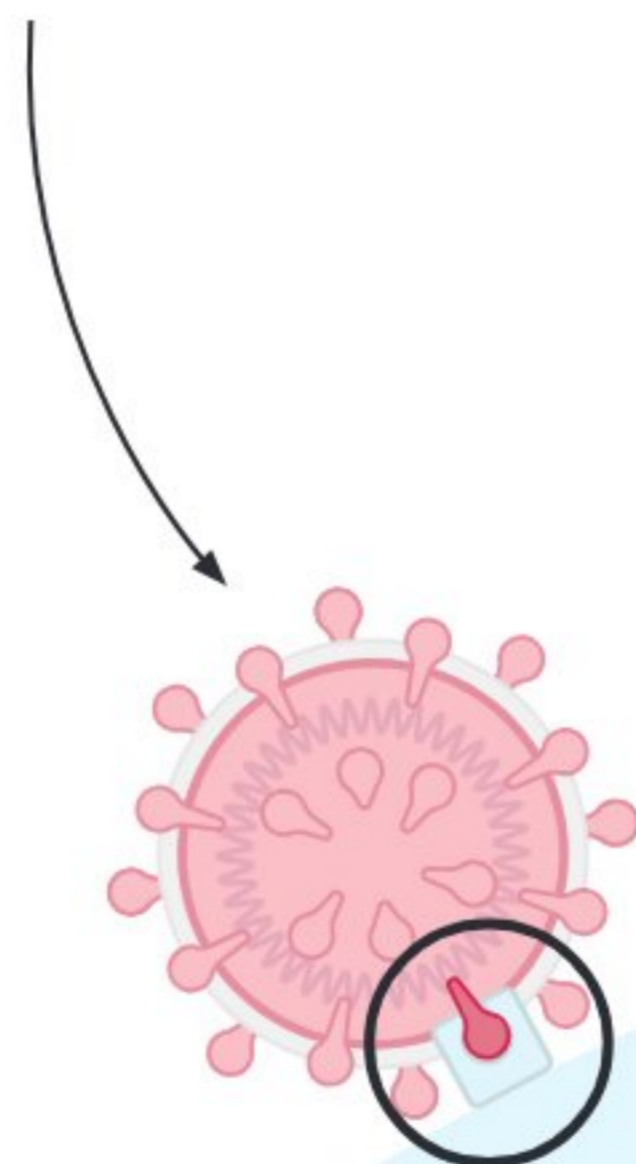
It is the club-shaped structure the virus uses to attach to cells



SARS-CoV-2
variant: B.1.1.529
(Omicron)

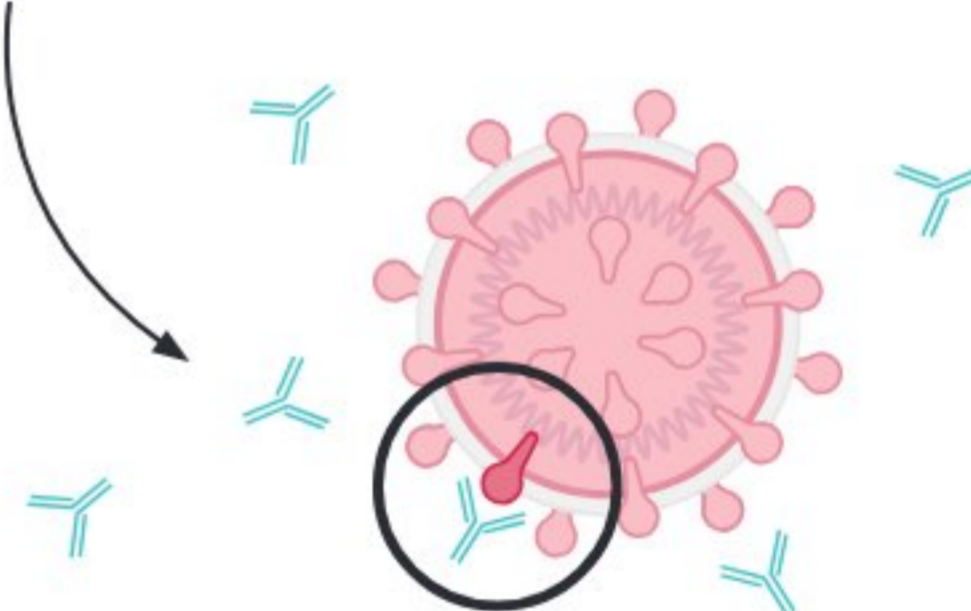
2 ACE2 Receptor

This human receptor is found on lung cells. The virus spike protein attaches to the receptor like a key being inserted into a lock. From here, the virus can enter the cell and start replication



2 Antibodies

These immune system proteins – stimulated by a previous infection, by vaccination or delivered in some treatments – can attach to the spike protein and stop it from latching onto a cell. But mutations can change the shape of the spike and prevent antibodies from attaching properly



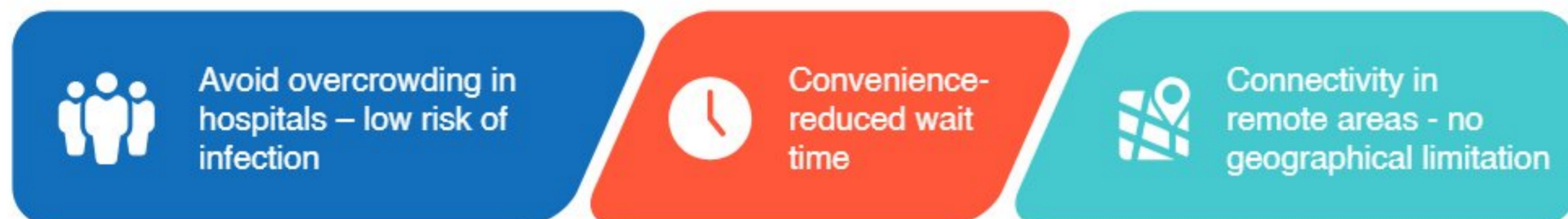
HUMAN CELL

Witnessing the second wave has enhanced the level of preparedness. Through this paper, we bring to your focus, key areas that will prepare and assist you in navigating through the upcoming challenges.

Telehealth: bridge to care

The onset of the pandemic saw an exponential increase in services provided by healthtech vendors with high adoption from first-time users, and increased traction from non-metro cities. This in turn indicates an increasing acceptance of digital health models. 65% doctors say that they will continue using digital platforms in the post Covid-19 world since it is an effective tool for patient interaction.

This shift in preference can be attributed to:



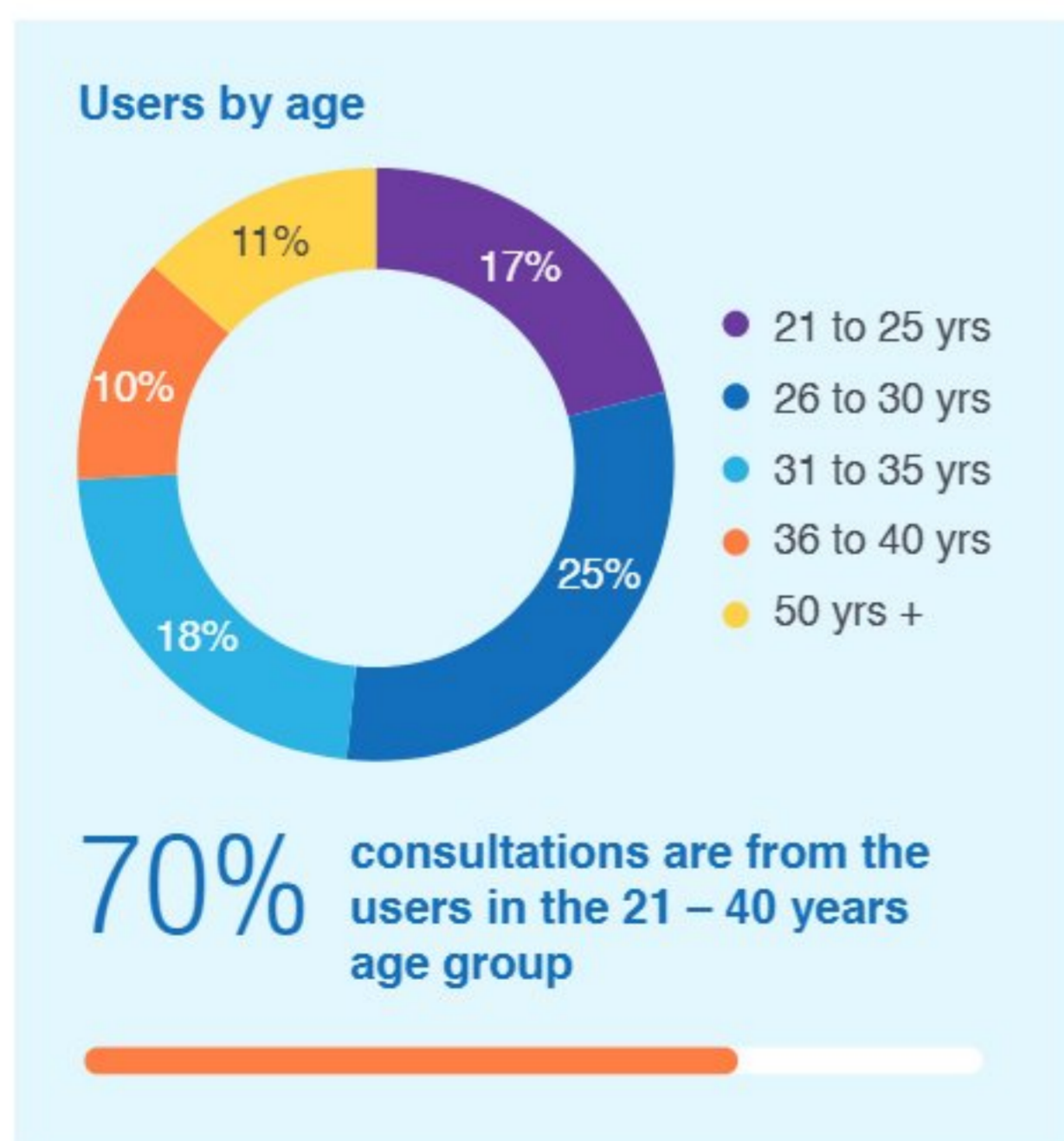
Double the number of cases, combined with lesser hospitalisation, will lead to a higher demand for at home care support. It is to be noted that major players are witnessing a sudden spike in the incidence of virtual consultation for cold and fever.

Virtual care constitutes of teleconsulting, telepathology, teleradiology, and e-pharmacy which is experiencing an encouraging uptake in India due to the pandemic.

Telehealth providers reported a significant increase in the daily usage across services, compared to the first quarter of 2021.



Utilisation pattern



In the on-going scenario, vendors are preparing for a **3x - 4x** increase in teleconsultations



- Empaneling more doctors:
Capacity to manage up to 400,000 consults on a daily basis
- Revamping technology by adding intelligent features like the consult now functionality

*Source - Mfine

Telehealthcare providers are providing Covid-19 specific plans for employees and their dependants with covers that can be customised to employer/employee requirements. The various options include:



Unlimited consultations with general physicians and various specialists



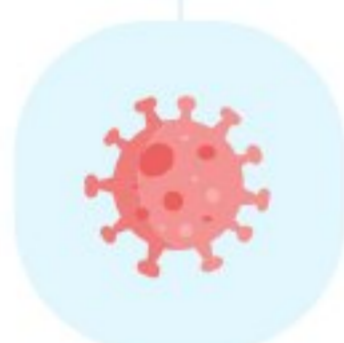
Defined period care subscription for infection consultations



Pharmacy:
Discounted and widely accessible



Diagnostics:
On-site and at home sample collection



Covid-19 care:
RT-PCR tests, home care, screening tools



Remote assistance:
Standardised packages



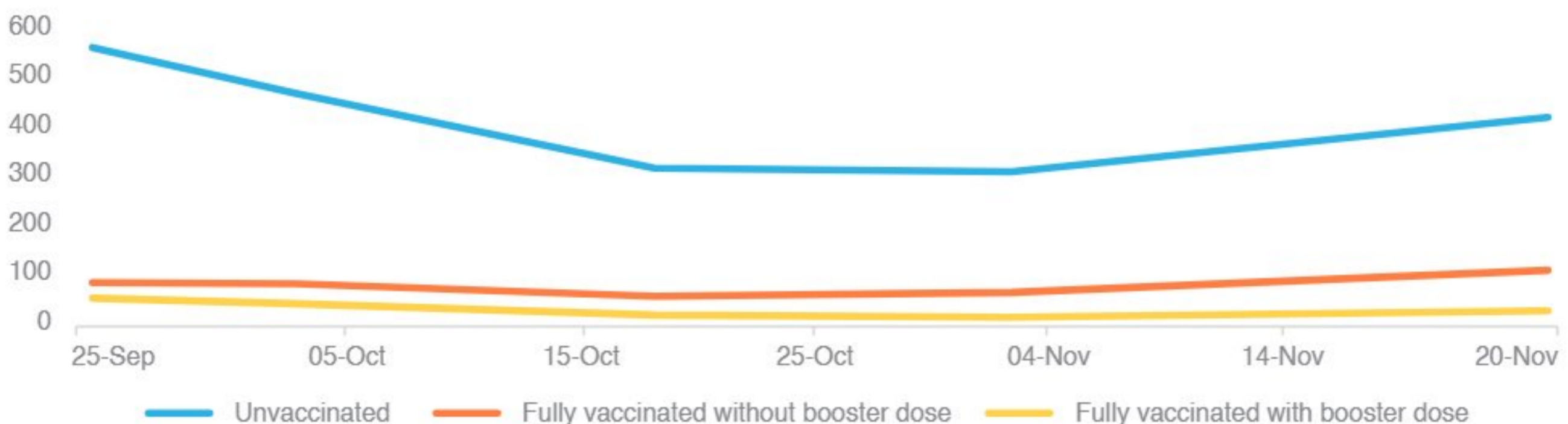
Follow-up with Covid-19 care for symptomatic cases

Invest in the right solution along with the partner who is ready to scale up and is able to reach employees and dependants across locations, offer integrated solutions through a high performance, user-friendly application.

Vaccination: An essential safety net

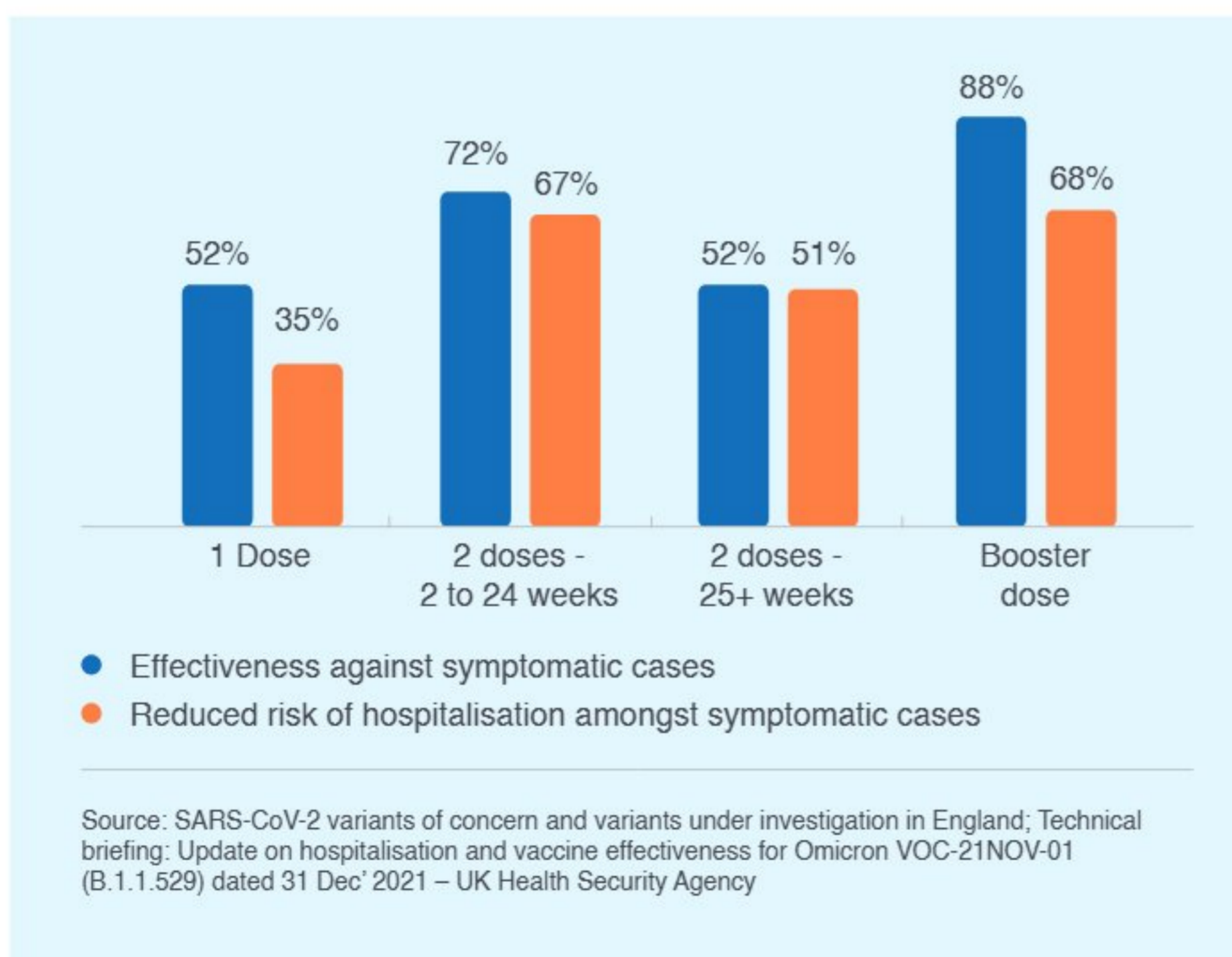
Published data available in the US suggests that people who are fully vaccinated with an additional or booster dose have lower risk of testing positive for Covid-19 and a lower risk of dying from Covid-19 compared to people who are unvaccinated.

Incidence of Covid-19 amongst vaccinated and unvaccinated population



(Source: Centers for Disease Control and Prevention – COVID-19 Data Tracker)

Vaccine effectiveness against Omicron



As per updates from the UK, vaccine effectiveness against symptomatic disease with the Omicron variant is lower compared to the Delta variant and wanes rapidly.

However, it protects significantly against hospitalisation, particularly after a booster dose.

Employers can use the insurance data for collecting the information for eligible dependants and send reminders to employees regarding the availability of vaccine doses to encourage employees to participate.

It would also be wise to start preparing for booster dose drives as the Government continues to offer it in a phased manner.

Hence, it is safe to say that overall vaccines are effective against the incidence and severity of Covid-19. Ensure that your employees and their dependants are fully vaccinated. Many companies are now tracking vaccination status of employees. Providing or facilitating vaccination will yield lower hospitalisation expenses reflecting in your medical policy experience.

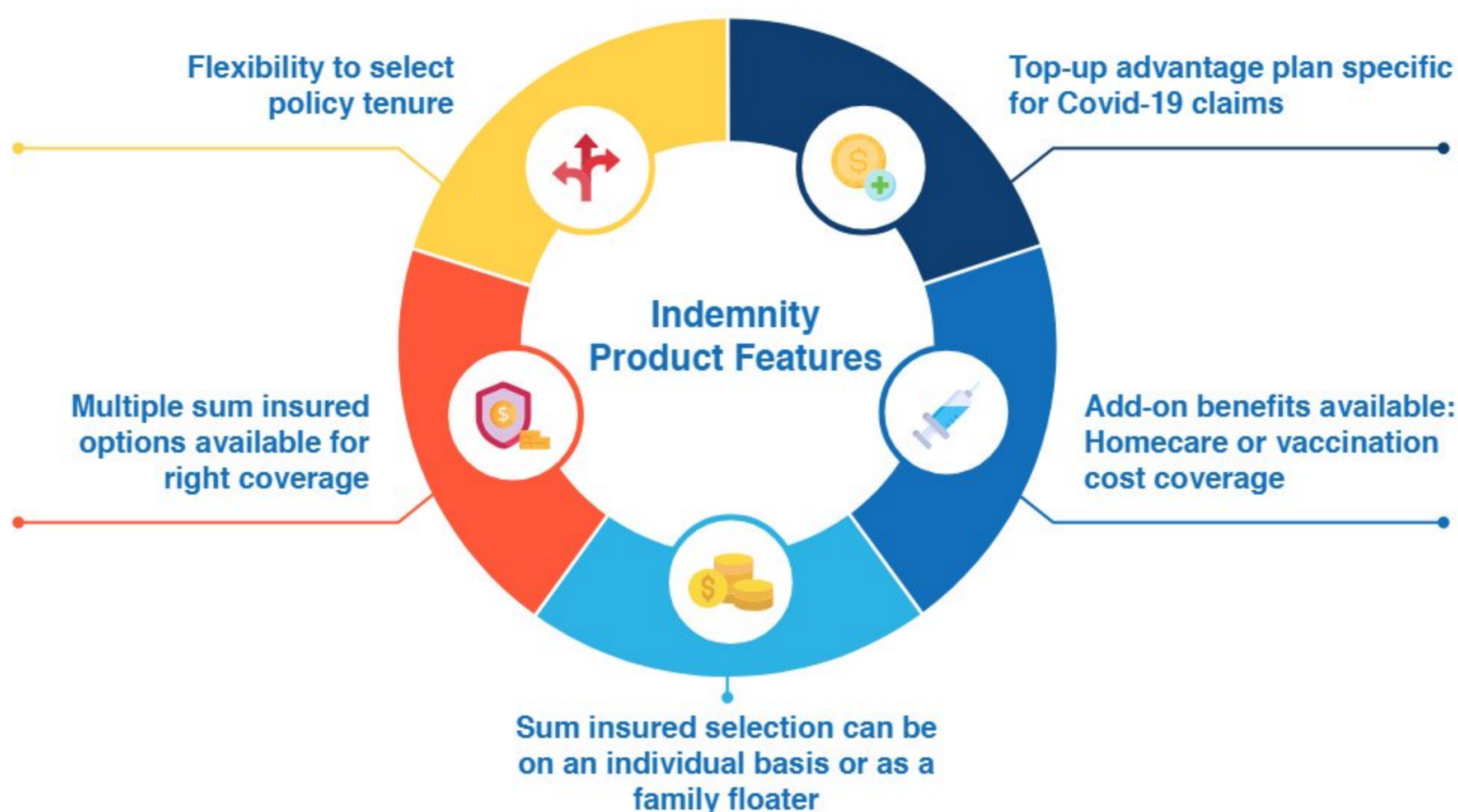
Recently, the Govt. of India has announced the administration of Covid-19 vaccination for the children of age group of 15–18 years from January 3, 2022 onwards and booster doses for population above the age of 60 years starting January 10, 2022.

Choose the right insurance plan

Recurrence of the third wave further emphasizes the importance of having an adequate insurance program which covers expenses for both home care and hospitalisation.

Additional relaxations of cost containment measures like co-pay on claims, removal of room rent limits are amongst a few provisions that employers are looking at to support their employees. Evaluate and adjust your insurance plans to provide holistic benefits to your employees.

Insurance carriers are offering indemnity and benefit policies with short-term to annual duration, for additional financial protection. Investing in such policies protect your primary hospitalisation plan from the impact of Covid-19 cases.



Benefits policy



Death benefit policy



Fixed amount payable to nominee on death



Only for Employees



Policy tenure 1 year



Sum insured from INR 1L to INR 50 L

Mental wellness: now and beyond

Increase in mental health disorders during the initial lockdowns appears to have been linked to people feeling lonely, having Covid-19 symptoms, working from home, caring for children, and struggling financially. The arrival of the first vaccines has provided many of us with a welcome ray of hope that life, as we knew it before the pandemic, will eventually resume. However, subsequent waves followed by repeated lockdowns seem to be making the situation worse.

According to tele-health providers, the experience from the second wave shows that Covid-19 has a significant impact on mental health of individuals.

Top issues addressed

Mental health issues addressed	%	Maximum sessions related to
Psychological issues	39	Anxiety and depression
Behavioral issues	1	Addiction
Work-related issues	16	Work-life balance
Health issues	3	Fertility and pregnancy
Family issues	7	Family problems
Relationship issues	12	Romantic relationships
Personal issues	23	Self-esteem/worry

During the peak of Covid-19 in 2021, there was a 3 times increase in the number of mental health counseling sessions handled. This trend is moving up again since January 2022.

*Source: Ekincare

Organisations need to be cognizant of the long-term effects of frequent lockdowns and as they prepare to settle into the hybrid work culture.

Impacted population	Covid-19-positive patient in quarantine	Youth and young adults suffering from anxiety, depression	Employed parents
Major stressors	Feeling of no control over the situation, health-related worry	Difficulty adapting to the changes and unpredictability caused by Covid-19, lack of social support	Burnout due to a lack of work-life balance, increased responsibilities, loss of social support and constant worry about children's education and health
Consideration	Need help in managing the situation	Extended support	Alteration in work-culture
	Access to information – resource guide, contact numbers, connect with Covid-19 response team	Partner with vendors that could help identify and address specific concerns – anxiety, substance abuse disorder	Flexibility around remote working. Allow managers to work with direct reports in defining the responsibilities. Performance evaluation on results over simply where or what hours they work.
	Financial support - additional leaves, salary advancement	Digital platform that can help in creating support groups amongst employees, to check on each other	More options for childcare support (for example, subsidised, on-site, or back-up childcare), nursing services, and other home- and family-focused benefits

Activate the Covid-19 response teams

Most organisations had set up Covid-19 war rooms supported by cross-functional teams during the second wave to support employees and their family members. A similar effort to prioritise sharing of crucial information like e-mail IDs and phone numbers to provide assistance round the clock should be made available to the workforce. In addition, daily meetings within the crisis management team will ensure better preparedness.

Stay connected with employees

You may be inclined to defer to governments and media outlets for clear and simple safety instructions – but don't! Employers often underestimate how much their employees depend on them as trusted sources. When public-relations firm Edelman asked workers in ten countries what they considered the most credible source of information about the Coronavirus, 63 percent of respondents said that they would believe information about the virus from their employer, versus 58 percent that trusted government websites or 51 percent that trusted traditional media. With such volatility, organisations need to be proactive and thoughtful in communicating with employees.

Key information



Hygiene factors and
isolation guidelines



Important numbers
(cashless facility)



List of network hospitals

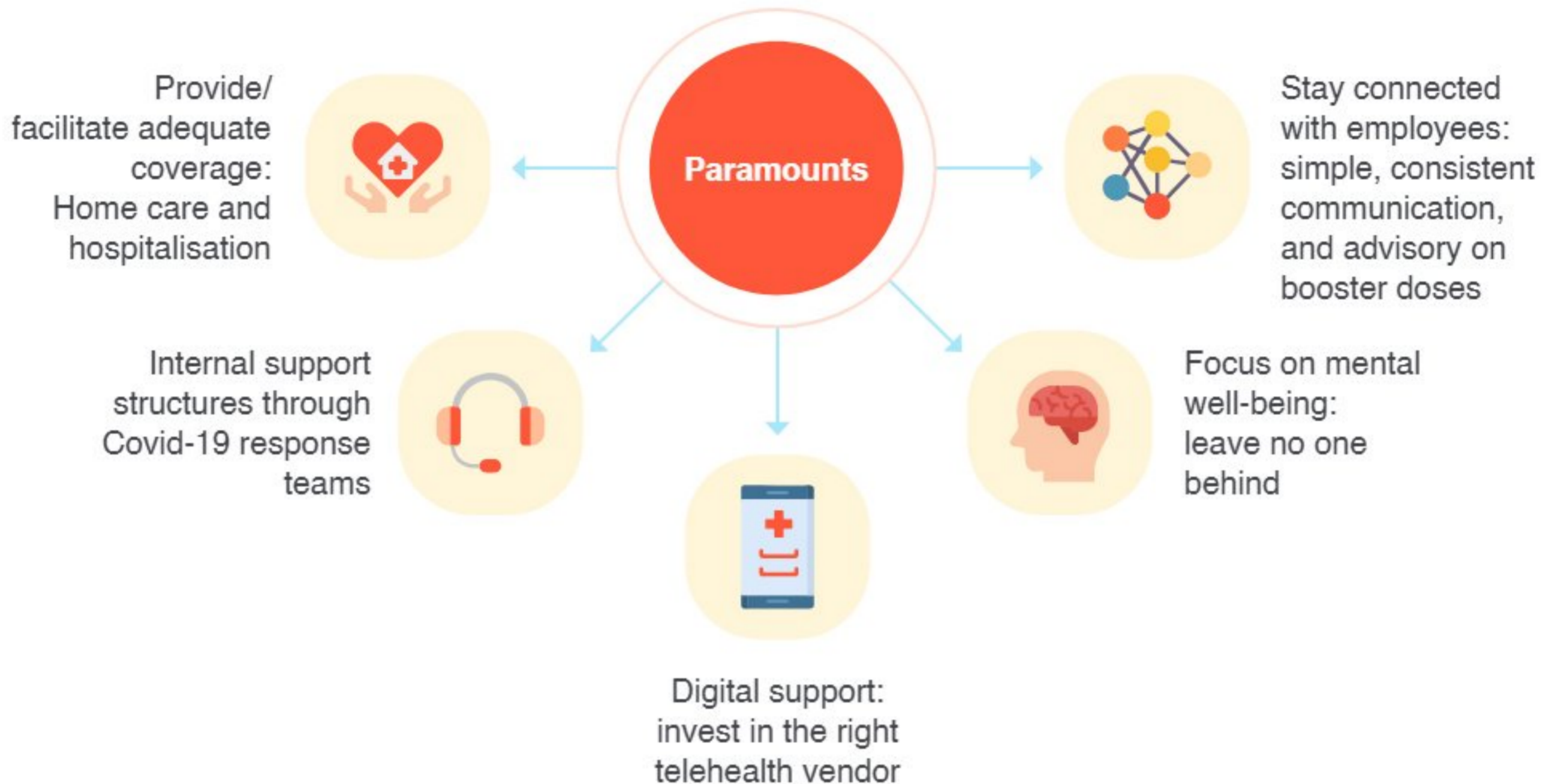


Access to employee
resource guides

Clear, simple messaging by leaders and the HR fraternity is the key to keep your employees engaged.

Decisive actions to emerge stronger

Every new strain and Covid-19 wave presents unique challenges and scenarios, however, the employees' basic requirements remain the same. We have identified focus areas that help employers respond better and ensure better preparedness in the face of crisis. When implemented together, these measures reinforce one another to generate stronger results:



Help your employees stay resilient by partnering with Prudent

At Prudent, our purpose is to bring convenience and value to clients. People are at the core of our business philosophy. We are a seasoned firm that excels in providing insurance solutions to our clients. We understand that employers have faced extraordinary challenges in the last couple of years. Keeping in mind the changing benefits landscape, we, as your partners, recognise the importance of offering a holistic health care plan to your employees. Our exposure to vendors and the market equips us to create an ecosystem, built by partnering with the right insurer and healthtech vendors on a sustainable basis.

An experienced team comprising insurance professionals, actuaries, and doctors, assist in planning short and long-term custom solutions for your workforce and their dependants.

Connect with us today to know more about these solutions and help us in delivering the right benefits to your employees.

✉ For more information, write to us at: benefitsconsulting@prudentbrokers.com



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