



COVID-19

In it for the
long haul

What is long COVID?

Long COVID is a colloquial term for the condition whose scientific name is post-acute sequelae of SARS-CoV-2 infection, or PASC. It's also sometimes referred to as long-haul COVID, long-term COVID or post-COVID conditions/syndrome. Long COVID is an umbrella term that encompasses cases in which people experience symptoms related to COVID-19 long after the standard expected recovery period. Even within the scientific community, there is debate about what exactly constitutes long COVID. According to the [Centers for Disease Control and Prevention](#) (CDC), long COVID encompasses "a wide range of new, returning or ongoing health problems people can experience four or more weeks after first being infected with the virus that causes COVID-19. Even people who did not have COVID-19 symptoms in the days or weeks after they were infected can have post-COVID conditions. These conditions can present as different types and combinations of health problems for different lengths of time." [The World Health Organization](#) (WHO) posits that the condition occurs "usually three months from the onset of COVID-19" and displays with symptoms "that last for at least two months and cannot be explained by an alternative diagnosis."

COMMON SYMPTOMS OF LONG COVID INCLUDE, BUT ARE NOT LIMITED TO:

- Fatigue
- Type II diabetes
- Menstrual cycle changes
- Multi-organ complications
- Gastrointestinal (GI) issues
- Cognitive dysfunction and attention deficit ("brain fog")
- Anxiety, depression and stress
- Headaches (sometimes pounding)
- Tachycardia/heart palpitations
- Hypertension/blood pressure spikes
- Shortness of breath/respiratory issues

How common is long COVID, and what are the risk factors?

Research findings on the prevalence of long COVID vary greatly. Some estimate that fewer than 10% of those who had COVID are experiencing long-term symptoms, while others have found it to be as many as half of research participants. One study hypothesizes that up to 80% of COVID patients will experience at least one long-term, persistent symptom. Because the condition is still quite new, reliable longitudinal data is not yet available.

Theories regarding the causes of long COVID vary, with some speculating that it arises from immune activation and others projecting that it stems from damage caused by the virus or a low-level presence of the virus. Based on early studies, risk factors associated with developing long COVID include initial disease severity and other pre-existing comorbidities like advanced age, being female, high blood pressure, smoking, diabetes, obesity and psychiatric disorders.

The true prevalence and cause of long COVID remain unclear. Additional research studies will help to provide a more accurate picture. In the meantime, the focus should remain on supporting the millions of individuals whose health and well-being have been adversely affected.

How is long COVID impacting the workforce?

While most employees who contract COVID can return to work at full capacity within a week or two, those experiencing long-haul symptoms may have functional impairments that significantly affect productivity and return to work. [One study](#) found that 45% of workers with long COVID needed an altered work schedule from the one they worked pre-COVID, and 22% said they could not work at all. Another report, from the [Brookings Institute](#), estimates that between 2 million and 4 million Americans are currently out of work on account of long COVID.

The extreme fatigue associated with long COVID can leave workers with little stamina to meet job demands. “Brain fog” can impede reaction time, memory and the ability to assimilate new information; performing simple tasks and finding the right words to communicate may become difficult. In addition, previously healthy individuals carrying the mental burden of their long-haul symptoms and suddenly having difficulty focusing, concentrating and thinking at work may experience anxiety, stress, depression and even trauma as a result of not being able to perform as they once did. Further compounding these cognitive and emotional challenges is the fact that symptoms can come and go, so employees often can't predict how they will feel or perform at any given time.

The effects of long COVID on physical well-being are also significant. Those away from work for extended periods due to illness or quarantine may experience deconditioning, which can not only reduce productivity but also increase safety risks. The cardiac, pulmonary and GI issues associated with long COVID may make it difficult to function at full capacity and can lead to an increase in employee absences.



It's important to keep in mind the significance and scope of even a

10%
rate of occurrence.



With the WHO reporting more than 600 million confirmed cases of COVID-19 around the world (as of the last update of this publication),

10% of people experiencing the virus's long-term effects means that **over 60 million** people are impacted by *post-COVID conditions.*

What should employers and industry professionals consider with regard to long COVID?

With organizations striving to manage workplace productivity and meet the needs of employees, risk management and human resources teams must stay abreast of developments in long COVID and understand their roles in addressing the related challenges.

Keep an eye on claims

As with any significant health concern affecting the workforce, monitoring workers' compensation (WC), disability and leave of absence claim counts and durations is essential to grasping the scope of the organizational impact of long COVID. Sedgwick's workers' compensation book of business data from the U.S. indicates that, while just over 1% of reported COVID claims turn into long COVID, 80% of the long COVID claims qualify as moderately or severely complex from a cost perspective. Average incurred costs on long COVID claims are nearly 12 times higher than other COVID claims.

However, there are a few challenges worth noting with regard to tracking long COVID:

- For now, there is no true diagnostic category for long COVID. (The ICD-10 code for post-COVID conditions is, as of the time of this publication, awaiting final approval.) Tracking COVID claims lasting at least a certain number of days may not yield completely accurate data on long COVID, as they will also include extended hospital stays and debilitating symptoms associated with the original bouts of COVID.
- Because the symptoms of long COVID are sporadic and often differ from those that people experienced when first contracting the virus, the resulting health challenges are not always accurately identified as being associated with COVID.
- Workers' compensation data may not tell the whole story of long COVID. Even in U.S. states where COVID-19 diagnoses among certain categories of workers are presumed to be work-related and thus covered under WC, individuals with long-term complications have a new burden of proof to show that their lingering symptoms are directly associated with their original COVID claims. Extended durations between claim incidents can further complicate this burden of proof and the ability to demonstrate compensability.

Offer job accommodations

Employers should also be prepared for an ongoing increase in job accommodation requests related to long COVID. In 2021, long COVID was formally [recognized as a disability](#) (with certain limitations) under the Americans with Disabilities Act (ADA), requiring employers to be agile and responsive to requests for

accommodations that enable employees to perform essential job functions. Reasonable accommodations can include job restructuring, modified work schedules and reassignment to open positions; other options for addressing cognitive impairments and behavioral health may include task checklists, allotting extra time for work preparation and assignments, extended work breaks and apps/software to help with organization and focus.

We encourage employers to engage in an interactive accommodation process, collaborating with employees on the nature, severity, duration and resulting limitations of their extended COVID-related impairment. If employers approach the accommodation of long COVID cases the same way they do other employee performance situations, they and their employees are more likely to identify mutually beneficial solutions that maximize productivity and opportunities for all.

Encourage use of employee benefits

To proactively assist and support employees with long COVID, organizations should help workers understand their full range of benefits and how to access them. This includes workers' compensation, medical care (in-office and telehealth options), behavioral health, pharmacy coverage, sick time/paid time off, leave of absence, accommodations and resources offered by employee assistance programs (EAPs). In the WC arena, claims managers and adjusters must recognize that employees with long COVID may require treatment in specialties not ordinarily covered by occupational medicine, such as cardiology, neurology, hematology and pulmonology; they should be prepared to help employees gain access to high-quality care that addresses their specific wellness needs.

Further, organizational management must ensure that the work environment offers a supportive culture in which self-care and benefits utilization are encouraged, rather than frowned upon or viewed as a "weakness" or liability. For individuals suffering from long COVID whose reports of impairment may be dismissed by those unaware of its significant and sometimes debilitating impact, employer support is especially critical.

How is Sedgwick helping clients to support employees with long COVID?

At Sedgwick, taking care of people is at the heart of everything we do, and our caring counts philosophy has shaped our approach to helping clients and their employees throughout the pandemic. Using an advocacy model, our claims experts are ready to provide clients' employees with the support they need as they work through the symptoms of long COVID.

Bolstering our workers' compensation claims solutions are several managed care service offerings:

24/7 triage hotline: Clients' employees have round-the-clock telephonic access to a team of Sedgwick nurses who are knowledgeable in the challenges facing individuals with COVID and its long-haul variants. Our nurses are always available to answer questions about long COVID and provide immediate guidance, as well as much-needed empathy. (See [here](#) for more.)

Clinical services and guidance: Sedgwick's telephonic and field nurse case managers actively monitor the cases of employees suffering from long COVID and provide support for those requiring ongoing medical care. Because long COVID symptoms are often diverse and require multiple specialist practitioners, our clinical experts provide care coordination to ensure a holistic approach and maximum recovery. They're also available to assess symptoms and comorbidities and facilitate communication with providers, pharmacies and the employer.

Complex pharmacy management (CPM): Our team of pharmacy experts reviews all COVID medication requests to ensure they are safe, preferred treatments and have proven benefits against the virus and its symptoms. We've developed an acute and chronic formulary specific to COVID-19 claims, and our clinicians collaborate with providers on complex claims to ensure the most appropriate medications are utilized. Our pharmacy team reviews COVID-19 transactions weekly and engages our CPM team as appropriate to design a cohesive, individualized plan based on evidence-based medicine. The team is notified when an unusual medication is prescribed on a claim so we can engage the treating doctor in further discussion. Additionally, Sedgwick hosts internal roundtable discussions with clinical leaders on high-risk COVID claims to ensure employee safety and optimal outcomes, as well as curtail claim durations and unnecessary pharmacy spending.

Managing psychosocial issues: Sedgwick's behavioral health specialists are trained in psychiatric disorders and help manage aspects of long COVID claims related to anxiety, depression and more. They're experienced in addressing issues like fear of reinfection, reluctance to go back to the workplace, substance abuse, extreme frustration with lingering symptoms and deficits, and guilt about having infected others or surviving COVID when a loved one did not. Our behavioral health specialists also teach the coping skills that improve employee resiliency and facilitate safe return to work.

Workforce absence

Our industry-leading disability claims management teams have processed millions of COVID-related leave requests and continue to support clients' employees with absences related to long COVID; we also ensure employer compliance with the requirements of the ADA and local/jurisdictional paid leave programs. Our caring and compassionate leave specialists, backed by powerful technology platforms and digital self-service tools, make sure employees can easily access their benefits, receive the support they need, and have a consistent and positive claim experience. We also engage our workforce absence clinical behavioral health specialists on cases that will benefit from interventions related to depression, anxiety, mood changes, substance abuse and other issues. Additionally, our expert accommodations team partners closely with clients to develop and support stay-at-work and return-to-work programs for employees exhibiting long COVID symptoms.

Supporting you and your employees

Our workers' compensation, managed care, workforce absence and data science experts continue to stay on top of the medical literature and industry trends, and we're prepared to support clients and their employees for as long as needed.

What else can organizations do to maximize their preparedness for the ongoing impact of long COVID on the workforce?



Consider the big picture

Examining employee data in a single benefit stream will tell only a small part of the long COVID story.

Employers will be well served by taking a more holistic approach. For example, we recommend that organizations mine data from their health benefit plans to gain a broader understanding of COVID's impact on their workforce. This can yield predictive models on the potential for long COVID among their employee population.



Continue promoting vaccination

While it appears that the worst of the COVID-19 pandemic is behind us, people are still contracting the virus and it's not too late to get vaccinated. Preliminary studies and anecdotal evidence suggest that vaccination reduces the risk of developing long COVID; further, even those who received the COVID vaccine after having the virus are showing fewer and less severe long-term symptoms. The COVID vaccine alleviates the viral burden and is still quite relevant.



Break down stigmas

Organizations can help to normalize long COVID sufferers seeking the help they need by destigmatizing cognitive and mental health issues. Acknowledgement of those struggling with behavioral health due to COVID and sharing information on available care options and support resources will go a long way.



Adopt a mindset of care

Now is the time for employers to focus on advocacy and taking care of their people — especially those suffering from debilitating COVID symptoms for extended periods. Employees who come forward and ask for time off, accommodations or professional help due to long COVID should be taken at their word and treated with empathy, rather than suspected of abusing the system.

As the long COVID situation continues to evolve, what trends is Sedgwick watching that employers should keep an eye on, too?



COVID AS A COMORBIDITY

There is discussion in the medical community about whether COVID-19 has the potential to be a comorbidity that impacts overall health and healing, much like obesity or smoking. Because COVID is still novel, we don't yet know, for instance, whether having had the virus and the severity of symptoms will affect recovery from back surgery years later. Time will tell whether COVID becomes a mainstream screening question on medical intake forms or impacts care levels and costs long into the future.



LONG COVID ADVOCACY MOVEMENT

Tens of thousands of individuals suffering from long COVID — along with their loved ones, disability advocates and other concerned citizens — are coming together in online support groups and other forums to lobby for policy change and increased research and support. The advocacy movement is gaining traction as long-term symptoms linger on and prevent many from returning to full productivity. There is a push for establishing a federal, long-term disability benefits fund to help long haulers, similar to the one created for those affected by the Sept. 11, 2001, attacks on the World Trade Center.



ACCOMMODATING COGNITIVE IMPAIRMENTS

Because symptoms like extreme fatigue, brain fog and post-exertion malaise are more nebulous and subjective than many physical ailments, organizations are struggling to determine how best to accommodate employees with lingering cognitive challenges. Long COVID presents a unique and pressing opportunity for employers, benefits/claims administrators, industry groups and other experts to come together in developing guidelines for accommodating employees with cognitive deficits. Upcoming industry conferences and webinars can become “meetings of the minds” and avenues for exploring what we can do collectively to meet employees' evolving needs.

We advise employers to recognize that the persistence of long COVID means that COVID's workforce impact isn't going away any time soon. There is still a lot we don't know about this virus and its long-haul variants, so organizations must continue to expect the unexpected and do what they can to prepare for what might lie ahead. In the meantime, our best advice is to focus on caring for the people most adversely affected by the debilitating symptoms of long-haul COVID.

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