

# Supporting COVID-19 Long Haulers

Anticipating the  
Needs of Employees in  
Response to COVID-19

**AON**  
Empower Results®

# Preparing for and Supporting COVID-19 Long Haulers

As the COVID-19 pandemic continues to unfold globally, reports are emerging of some COVID-19 survivors experiencing longer-term symptoms (lasting more than 3 months) and/or experiencing new neurological symptoms after the acute COVID-19 illness has passed. While extensive research has been ongoing throughout the pandemic as it relates to prevention, risk reduction and treatment of the COVID-19 disease caused by the novel coronavirus SARS-CoV-2, more focus is now being directed towards better understanding the long-term health impacts of this disease.<sup>1</sup>

Studies so far have shown that of those who have been infected with COVID-19 and hospitalized, 50-80% continue to experience lingering virus symptoms three months after the start of the infection — even after tests no longer detect the virus in the body.<sup>2</sup> When looking at a population more broadly, 30% of a cohort of people with COVID-19, including those seen in an outpatient setting, experienced ongoing symptoms.<sup>3</sup> Because these individuals have persistent symptoms, some of which may limit return to work, employers need to consider how to support them returning to work with a focus on workplace accommodations and flexibility in time away.



A COVID-19 Long Hauler is an individual who has had COVID-19, whether asymptomatic or symptomatic, who continues to experience lingering symptoms long after getting sick.

## What is a COVID-19 Long Hauler?

This condition has several names, including long COVID, post-acute COVID-19, post-COVID-19 syndrome, and post-COVID long haulers just to name a few. Recently, the National Institutes of Health (NIH) proposed a unifying name, which is post-acute sequelae of SARS-CoV-2 infection, or PASC. To date, no formal definition for this condition exists. Some medical experts propose the following must be present:

1. A medical diagnosis of COVID-19, which could be based on both symptoms and/or diagnostic testing for COVID-19
2. After six months, the individual has not returned to pre-COVID-19 level of health and function
3. Experiencing symptoms that suggest being a long hauler without evidence of permanent damage to the lungs, heart, and kidneys that could cause those symptoms<sup>4</sup>

Again, since no global definition exists, this condition may be summarized in varying degrees by different organizations. As COVID-19 is still considered a new virus, there is still a lot of research underway, and many questions are still unanswered about this condition.

# What Research Says About COVID-19 Long Haulers

## What are risk factors for becoming a long hauler?

Unfortunately, there is no way to accurately predict this right now. Older individuals (aged 50+), those with underlying medical conditions, and those who were severely ill due to their COVID-19 illness are the most likely to experience lingering COVID-19 symptoms; however, even young, otherwise healthy people can feel unwell for weeks to months after infection.<sup>5</sup>

## What might cause the symptoms that long haulers are experiencing?

Research is underway to test several theories. Researchers are currently looking at the data of those with severe acute respiratory syndrome (SARS), middle east respiratory syndrome (MERS), and COVID-19, with initial findings that those with one or more of these

abnormalities may contribute to becoming a long hauler:

- an ongoing low level of inflammation in the brain
- an autoimmune condition in which the body makes antibodies that attack the brain
- decreased blood flow to the brain, due to abnormalities of the autonomic nervous system
- difficulty making enough energy molecules to satisfy the needs of the brain and body.<sup>6</sup>

## What are the symptoms of a COVID-19 long hauler?

There have been more than 100 symptoms tied to long haulers.<sup>7</sup> The virus can affect many organs besides the lungs, and the long-term effects are still being studied. According to the Centers for Disease Control and Prevention (CDC)<sup>8</sup>, the following chart illustrates the symptoms experienced by long haulers:

Common, Long-term Symptoms	Other Reported Long-term Symptoms	More serious, Less Common Complications
Fatigue	Brain fog	Inflammation of the heart muscle
Shortness of breath	Depression	Lung function abnormalities
Cough	Muscle pain	Acute kidney injury
Joint pain	Headache	Rash
Chest pain	Intermittent fever	Hair loss
	Fast-beating or pounding heart (heart palpitations)	Smell and taste problems
		Sleep issues
		Difficulty with concentration and memory problems
		Depression, anxiety and changes in mood

With a growing prevalence of long haulers, it is imperative for employers to begin thinking about how they can plan and further support the long haulers within their population. There are several actions that an employer can consider to take from a health, safety, and risk standpoint to support the working long hauler.

# Employer Actions: Health

Research and information on COVID-19 long haulers is rapidly changing. During this time, employers should focus on evidence-based communications that leverage data to support employees and encourage vaccination against COVID-19. Directing employees to relevant benefit offerings and programs to support overall wellbeing should be top priority.



## Communicate to Improve Awareness

- Develop or maintain communications that promote vaccination along with reinforcement of public health measures to reduce the risk of transmission (masks, physical distancing, hand washing, etc.).
- Educate supervisors and managers, if not the entire workforce, about the lingering symptoms and emotional toll the virus can have on long haulers' overall health, and impact on absence and productivity.
- Discuss with medical carriers and other vendor partners (e.g., EAP and wellbeing) protocols for assessing and supporting members with long haul symptoms.



## Leverage Data

- Determine the extent to which your workforce and business might be impacted by long haulers; request aggregate data from plan administrators regarding cohorts of individuals who were diagnosed with COVID-19 and those needing continued follow-up services.
- Understand if the specialty, multi-disciplinary post-COVID clinics are in your network and accessible to your members; explore options for leveraging these clinics for virtual care.



## Encourage Healthy Behaviors

- Remind employees about the wellbeing programs available to support a healthy lifestyle since research indicates those with obesity and chronic conditions are more likely to experience COVID-19 complications and long haul symptoms.<sup>9</sup>
- Consider using non-clinical, self-administered health assessment and screening tools to evaluate emotional wellbeing since mental health issues are surfacing among long haulers. These tools can help an individual identify risk factors, symptoms, and behaviors that may be negatively impacting wellbeing, aiding an individual in recognizing the need for support or professional help.

## T-Detect COVID Test

Adaptive Biologics EUA approved T-Detect COVID Test, which measures T-cells in the body to identify if an individual has a recent or prior infection of COVID-19. This could be useful in understanding and better diagnosing long haulers' experience with residual effects of a COVID-19 infection.<sup>10</sup>

It is important to note that the test cannot differentiate between those with prior infection or vaccination or both.

# Employer Actions: Safety

Beyond routine practices related to return to work, employers must consider the unique factors affecting employees with long hauler symptoms that could impact their ability to perform their jobs safely.



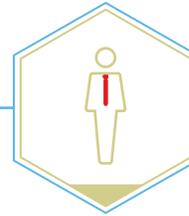
## Evaluate Accommodations

- As employees are asked to return to the workplace, ensure that policies and procedures are in place to support long haulers as they manage ongoing symptoms and complications.
- Consider both physical and cognitive demands of employees; evaluate through physical demands analysis (PDAs) where additional considerations might be given to address work restrictions established by the employee's treating physician.



## Work from Home Considerations

- If employers allow employees suffering with long hauler symptoms to work from home, efforts must be made by employers to assist employees in setting up an ergonomically correct "home office" space.



## Re-think Job Training

- Identify opportunities to cross-train employees to limit the disruption that occurs when an employee or group of employees requires time away from work due to long haul symptoms to ensure replacement employees are well trained on safety practices.

Note that cognitive demands of a job are not traditionally addressed in PDAs. Because of this, employers must determine how "brain fog" and other neurological symptoms of long haulers might impact the ability of an employee suffering with long haul symptoms to make appropriate safety decisions.

# Employer Actions: Time Away

Long haulers will inevitably need longer periods of time away from work to recover. Employers should review and ensure their leave and short term disability plans address long haulers' needs, as well as, ensuring compliance with various regulated paid family leave laws. Job accommodations may be a positive way to re-engage employees as they return to work.



## Ongoing Policy Review

- Set cadence to monitor and review related policies and operating practices that impact the employee experience (EAP, disability, productivity, medical costs).
- Make sure time off, leave, short-term disability and return to work policies are aligned to support workers in keeping with business objectives.
- Ensure compliance with mandated federal and state paid family, medical statutory leave, and disability laws.



## Disability Claim Evaluation

- Short-term disability claims for long haulers may be denied, especially if an employee experienced signs and symptoms of COVID-19 but never definitively tested positive. If your plan is self-insured, re-visit the definition of the disability plan provision to cover these situations.



## Additional Support Opportunities

- Evaluate employee needs for custodial care and options to support the financial impact of these services.
- Communicate voluntary benefits available to employees such as short-term disability and critical illness to reduce the risk of financial impact.
- Evaluate your ADA return to work policy and reasonable accommodation process as this may allow employees to return to work on a part-time basis or reduced physical demands capacity.

# Supporting Long Haulers with Multidisciplinary Teams

Although research is ongoing, many clinicians are leveraging data regarding long-term clinical outcomes in survivors of severe acute respiratory syndrome (SARS) and middle east respiratory syndrome (MERS) since those two previous viral outbreaks are similar to the current COVID-19 pandemic. Clinicians with an expertise in rehabilitation may anticipate similar health challenges in COVID-19 survivors. For the SARS and MERS survivors, long-term health problems include:

- Reduced lung function and impaired ability to exercise up to 6 months after discharge from a hospital
- Mental health challenges, including stress, anxiety, and depression; this was observed in up to 1/3 of survivors at 6 months and beyond

- Low quality of life 12 months after discharge from a hospital<sup>11</sup>

Because long haulers may experience physical symptoms, struggles with activities of daily living, functional impairment, and neuropsychiatric symptoms, multi-disciplinary care is imperative. Clinics focused on a variety of such sub-specialty care, with an emphasis on collaboration between clinicians and researchers across disciplines are emerging, as is a blueprint process to address patient needs.<sup>12</sup> To date, there appear to be about 80 of these clinics across the US; treatment ranges from physical therapy to medications to counseling.<sup>13</sup> Supportive interventions may be more valuable than serial diagnostics.<sup>14</sup>

## How to Help COVID-19 Long Haulers Recover<sup>15</sup>

Evaluation	Referrals	Leveraging Knowledge from Other Treatments
Often begins with a comprehensive in-person evaluation by an infectious disease or pulmonary medicine specialist	Based on individual needs, may include: <ul style="list-style-type: none"> <li>▪ Infectious disease specialists</li> <li>▪ Pulmonary medicine</li> <li>▪ Primary care</li> <li>▪ Cardiologists</li> <li>▪ Kidney specialists</li> <li>▪ Physical and occupational therapists</li> <li>▪ Radiologists</li> <li>▪ Neurologists</li> <li>▪ Mental health therapists</li> <li>▪ Social workers</li> <li>▪ Pharmacists</li> <li>▪ Backup care and/or EAP for work life support</li> </ul>	Since no clear guidelines exist, health care providers are using treatment plans that work for similar conditions such as: <ul style="list-style-type: none"> <li>▪ Chronic obstructive pulmonary disease</li> <li>▪ Heart issues</li> <li>▪ Concussion</li> <li>▪ Transplant</li> <li>▪ Post-ICU syndrome</li> <li>▪ Post traumatic stress disorder</li> </ul>

Collaboration among providers is critical

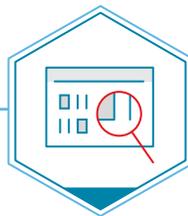
# Messaging and Resources an Employer Can Share with Impacted Employees

Dealing with long haul symptoms can have a significant impact on day-to-day life. It is important that during this difficult time for those suffering or caring for those with long haul symptoms to utilize the support resources available to manage physical, emotional, financial and social wellbeing. Employees may be caregivers to long haulers or may be caregivers also suffering from long haul symptoms, making it critical for employers to offer appropriate support. In addition, offering empathy and support to friends, colleagues and family members suffering from long haul symptoms is critically important – we are all in this together.



## Individual Support

- Suggest the employee consider joining (or starting) an Employee Resource Group that offers support to those suffering from long haul symptoms and/or those who are caregivers.
- Suggest the employee consider joining a symptom tracking study – such as the [study organized by Harvard](#) (with accompanying smartphone app).



## Leverage Resources

- Suggest employee reach out to HR to better understand the support resources the organization offers to support recovery.
- If the employee is a caregiver, suggest the employee reach out to their manager and/or HR representative to better understand the work life benefits that may be available (e.g. tutoring, back-up care, meal delivery services).
- Suggest the employee talk with their manager and/or HR representative about opportunities to change their work schedule based on their long haul symptoms.
- Suggest the employee go to [vaccinefinder.org/search](https://vaccinefinder.org/search) to find a COVID-19 vaccine nearest to them.
- Suggest the employee contact their EAP provider.



## Stay Up-to-Date

- Suggest the employee check reputable websites like the [CDC](#), [National Institute of Health](#) and [Harvard Health](#) frequently for the latest research and information on COVID long haul research.

Early research suggests that long haulers may benefit from the COVID-19 vaccine. The vaccine may help to destroy lingering virus in the body and may help to eliminate autoimmune responses that could be causing long haul symptoms.<sup>16</sup>

# Sources

1. Johns Hopkins University of Medicine Coronavirus Resource Center. Retrieved March 5th, 2021 from <https://coronavirus.jhu.edu/map.html>.
2. CDC. Treating Long COVID: Clinician Experience with Post-Acute COVID-19 Care. January 28th, 2021. Retrieved March 6th, 2021 from [https://emergency.cdc.gov/coca/ppt/2021/012821\\_slide.pdf](https://emergency.cdc.gov/coca/ppt/2021/012821_slide.pdf).
3. Jennifer K. Logue et al. February 19<sup>th</sup>, 2021. Retrieved March 23<sup>rd</sup> from <https://jamanetwork.com/journals/jamanetworkopen/fullarticle/2776560>
4. Harvard Health Publishing, Harvard Medical School. Komaroff, Anthony. The tragedy of long COVID. Updated March 1, 2021. Retrieved March 6th, 2021 from <https://www.health.harvard.edu/blog/the-tragedy-of-the-post-covid-long-haulers-2020101521173>
5. Mayo Clinic. COVID-19 (coronavirus): Long-term effects. Retrieved March 6th, 2021 from <https://www.mayoclinic.org/diseases-conditions/coronavirus/in-depth/coronavirus-long-term-effects/art-20490351#:~:text=Long%2Dterm%20effects%20COVID,%2Dterm%20health%20problems.>
6. Harvard Health Publishing, Harvard Medical School. Komaroff, Anthony. The tragedy of long COVID. Updated March 1, 2021. Retrieved March 6th, 2021 from <https://www.health.harvard.edu/blog/the-tragedy-of-the-post-covid-long-haulers-2020101521173>
7. As Their Numbers Grow, COVID-19 "Long Haulers" Stump Experts. Retrieved from <https://jamanetwork.com/journals/jama/fullarticle/2771111>
8. CDC. Long-Term Effects of COVID-19. Updated November 13th, 2020. Retrieved March 6th, 2021 from <https://www.cdc.gov/coronavirus/2019-ncov/long-term-effects.html>.
9. CDC. Treating Long COVID: Clinician Experience with Post-Acute COVID-19 Care. January 28th, 2021. Retrieved March 23<sup>rd</sup>, 2021 from [https://emergency.cdc.gov/coca/ppt/2021/012821\\_slide.pdf](https://emergency.cdc.gov/coca/ppt/2021/012821_slide.pdf).
10. In Vitro Diagnostic EUAs. March 23<sup>rd</sup>, 2021. Retrieved March 23<sup>rd</sup>, 2021 from <https://www.fda.gov/medical-devices/coronavirus-disease-2019-covid-19-emergency-use-authorizations-medical-devices/vitro-diagnostics-euas>
11. Ahmed H et al, Long-term clinical outcomes in survivors of severe acute respiratory (SARS) and middle east respiratory syndrome (MERS) coronavirus outbreaks after hospitalization or ICU admission: a systematic review and meta-analysis. J Rehabil Med 2020.
12. Lutchmansingh et al, A clinic blueprint for post-coronavirus disease 2019 recovery; learning from the past, looking to the future. Chest 2020.
13. NBC News. Edwards, E. March 1, 2021. Retrieved on March 10<sup>th</sup>, 2021 from [https://www.nbcnews.com/health/health-news/inside-post-covid-clinics-how-specializedcenters-are-trying-treatn1258879?utm\\_campaign=KHN:%20Daily%20Health%20Policy%20Report&utm\\_medium=email&\\_hsmi=113525919&\\_hsenc=p2ANqtz-8FIBINPIKwkVzkyTqmTBqXxyYAOBiyRBfrM31cCD6u9YueICNbdqISFHDM7IGkIF7D0LnMVX5GQ-tdx-Se44xT9q8Q&utm\\_content=113525919&utm\\_source=hs\\_email](https://www.nbcnews.com/health/health-news/inside-post-covid-clinics-how-specializedcenters-are-trying-treatn1258879?utm_campaign=KHN:%20Daily%20Health%20Policy%20Report&utm_medium=email&_hsmi=113525919&_hsenc=p2ANqtz-8FIBINPIKwkVzkyTqmTBqXxyYAOBiyRBfrM31cCD6u9YueICNbdqISFHDM7IGkIF7D0LnMVX5GQ-tdx-Se44xT9q8Q&utm_content=113525919&utm_source=hs_email)
14. CDC. Treating Long COVID: Clinician Experience with Post-Acute COVID-19 Care. January 28<sup>th</sup>, 2021. Retrieved March 6th, 2021 from [https://emergency.cdc.gov/coca/ppt/2021/012821\\_slide.pdf](https://emergency.cdc.gov/coca/ppt/2021/012821_slide.pdf).
15. WebMD. Programs Help COVID Long Haulers Recover. February 16<sup>th</sup>, 2021. Retrieved March 12th from <https://www.webmd.com/lung/news/20210216/programs-help-covid-long-haulers-recover>.
16. ABC News. Ou, Maia. March 13th, 2021. Retrieved March 17<sup>th</sup>, 2021 from <https://abcnews.go.com/Health/experts-weigh-covid-vaccines-long-haulers/story?id=76416783>

# Project Contributors and Contacts

## Aon Contact List

### National Specialty Practice:

- Janie Douglas  
National Specialty Practice Leader  
[janie.douglas@aon.com](mailto:janie.douglas@aon.com)
- Stephanie Pronk  
National Health Transformation Practice Leader  
[stephanie.pronk@aon.com](mailto:stephanie.pronk@aon.com)
- Neal Mills  
Chief Medical Officer  
[neal.mills@aon.com](mailto:neal.mills@aon.com)

### Commercial Risk Solutions:

- Nancy Green  
[nancy.green@aon.com](mailto:nancy.green@aon.com)
- Carol Ungaretti  
[carol.ungaretti@aon.com](mailto:carol.ungaretti@aon.com)
- Steve Kramer  
[steve.kramer@aon.com](mailto:steve.kramer@aon.com)

### Health Analytics:

- Todor Penev  
[todor.penev@aon.com](mailto:todor.penev@aon.com)

### Health Transformation Team:

- Melissa Tucker  
[melissa.tucker1@aon.com](mailto:melissa.tucker1@aon.com)
- Shauna Conroy  
[shauna.conroy@aon.com](mailto:shauna.conroy@aon.com)
- Kristen Grady  
[kristen.grady@aon.com](mailto:kristen.grady@aon.com)

### Pharmacy:

- Almaz Dawit  
[almaz.dawit@aon.com](mailto:almaz.dawit@aon.com)

### Time Away:

- Julie Norville  
[julie.norville@aon.com](mailto:julie.norville@aon.com)

## Resources

### Links to Additional Reliable Resources

- [Centers for Disease Control and Prevention \(CDC\)](#)
- [Long Term Effects of COVID-19](#)



Aon is ready to support your organization as it relates to COVID-19 long haulers. Please reach out to one of these contacts for assistance.

## About Aon

Aon plc (NYSE:AON) is a leading global professional services firm providing a broad range of risk, retirement and health solutions. Our 50,000 colleagues in 120 countries empower results for clients by using proprietary data and analytics to deliver insights that reduce volatility and improve performance.

© Aon plc 2021. All rights reserved.

The information contained herein and the statements expressed are of a general nature and are not intended to address the circumstances of any particular individual or entity. Although we endeavor to provide accurate and timely information and use sources we consider reliable, there can be no guarantee that such information is accurate as of the date it is received or that it will continue to be accurate in the future. No one should act on such information without appropriate professional advice after a thorough examination of the particular situation.

[www.aon.com](http://www.aon.com)

Disclaimer: This document has been provided as an informational resource for Aon clients and business partners. It is intended to provide general guidance on potential exposures and is not intended to provide medical advice or address medical concerns or specific risk circumstances. Due to the dynamic nature of infectious diseases, Aon cannot be held liable for the guidance provided. We strongly encourage visitors to seek additional safety, medical and epidemiologic information from credible sources such as the Centers for Disease Control and Prevention and World Health Organization. As regards insurance coverage questions, whether coverage applies, or a policy will respond, to any risk or circumstance is subject to the specific terms and conditions of the policies and contracts at issue and underwriter determination.

While care has been taken in the production of this document and the information contained within it has been obtained from sources that Aon believes to be reliable, Aon does not warrant, represent or guarantee the accuracy, adequacy, completeness or fitness for any purpose of the report or any part of it and can accept no liability for any loss incurred in any way by any person who may rely on it. Any recipient shall be responsible for the use to which it puts this document. This document has been compiled using information available to us up to its date of publication.

All descriptions, summaries or highlights of coverage are for general informational purposes only and do not amend, alter or modify the actual terms or conditions of any insurance policy. Coverage is governed only by the terms and conditions of the relevant policy.

