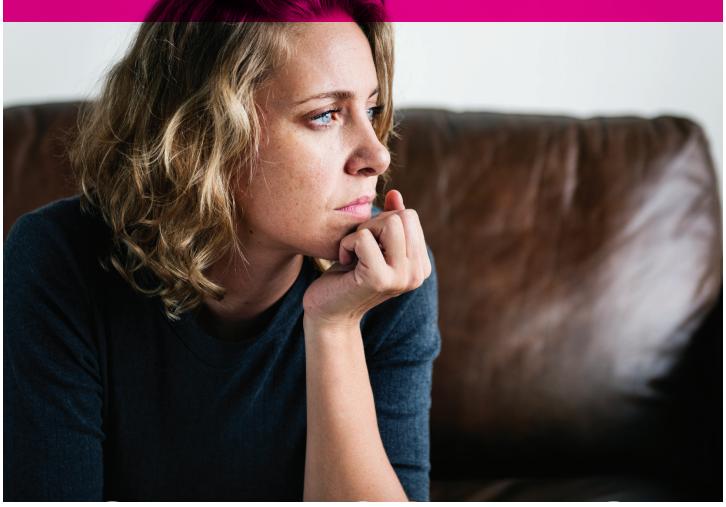AHIP

SOCIAL DETERMINANTS OF HEALTH:

Social Isolation & Loneliness

2x
The percentage of **American adults who say they are lonely has doubled from 20 to 40%** since the 1980s, and nearly one-third of Americans live alone

Social isolation and loneliness can harm a person's **immune system, sleeping patterns, stress, and cognitive abilities**

Health insurance providers are investing in many ways to help people feel more connected, through approaches tailored to their specific needs

Background

Social isolation and loneliness have emerged as critical public health issues in recent years. While much of the attention is placed on aging adults and those over 65, social isolation and loneliness impact people at any age.

However, despite the increased attention, there is a lack of consistent terminology, little understanding of effective ways to help people feel connected, and limited ability to measure the impact.

- **Social Isolation** is defined as the state in which an individual lacks a sense of belonging, lacks engagement with others, and has a minimal number of social contacts.

- **Loneliness** is the subjective feeling of isolation, not belonging, or lacking companionship.

One helpful distinction is that social isolation can be an objective measure that can be monitored over time, while loneliness can be the emotions that may result from isolation. While they can both occur simultaneously, social isolation and loneliness aren't always connected. For example, a recent report by the Administration for Community Living's Administration on Aging found that nearly 28% of older adults (or 13.8 million people) live alone. However, not all of these people are socially isolated. On the other hand, it's possible for someone to experience loneliness even when they are surrounded by family and friends.

The impact of each on health outcomes has been widely studied, with scientists analyzing everything from the biological response to loneliness (e.g., loneliness may alter the tendency of cells in the immune system to promote inflammation that helps our bodies health from injury) to the physiological pathways of loneliness (e.g., how loneliness may impact our mind and cognitive function).

- Research has shown that people suffering from social isolation or loneliness are 30% more likely to have a heart attack or stroke compared to those with strong personal networks.
- Loneliness increases the likelihood of death by 26%.
- Lonely individuals are more prone to depression, high blood pressure, and cognitive decline.

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Measuring Loneliness

Assessing levels of loneliness might sound like a difficult task for health care professionals. In the late 1970s, researchers from UCLA developed the "Loneliness Scale" to better measure subjective feelings of loneliness or social isolation. The scale is a set of 20 questions about how an individual feels (e.g., "I always feel this way" vs. "I never feel this way"). Sample questions include:

- How often do you feel that you lack companionship?
- How often do you feel alone?
- How often do you feel left out?
- How often do you feel isolated from others?

The UCLA Loneliness Scale remains one of the most comprehensive tools for measuring loneliness and is often modified for clinical research evaluating interventions.

The Harm of Social Isolation & Loneliness Over a Lifetime

While much of the research has focused on the impact of social isolation and loneliness on older adults, people of all ages can be impacted. In 2018, Cigna released the findings of a survey of more than 20,000 U.S. adults which revealed that while nearly half of all Americans report sometimes or always feeling alone, younger individuals are particularly at risk. Generation Z (adults aged 18 – 22 years old) is the loneliest generation, with the highest loneliness scores.

"We were surprised by the results which showed younger people at increased risk. It inspired us to begin looking at opportunities to help employers help their employees tackle loneliness as part of whole person health," said Douglas Nemecek, M.D. Chief Medical Officer for Behavioral Health at Cigna. "Across all age groups, meaningful, in-person interactions can help address feelings of loneliness which indicates there are opportunities for employers to help drive change."

The survey was also the basis for a peer-reviewed original research article in the American Journal of Health Promotion. The article "Loneliness in the United States: A 2018 National Panel Survey of Demographic, Structural, Cognitive, and Behavioral Characteristics," examines the survey data to better understand what individual factors are most strongly related to loneliness. The data also provide actionable insights for cultivating programs to enhance social well-being and connectivity.

Cigna's research has been confirmed by other studies as well. A study published in International Psychogeriatrics in 2018 evaluated survey results from nearly 350 adults aged 27 to 101 years old living in Southern California. Results showed that the individuals with the highest measured levels of loneliness were in their late-20s, mid-50s, and late 80s.

How Insurance Providers are Addressing Social Isolation and Loneliness

People experience loneliness and social isolation in different ways, leading to diverse solutions.

Increasing personal interactions, participating in group activities, taking classes, and having a pet are ways that can reduce feelings of loneliness for an individual. However, these kinds of strategies may require external support: someone might need a ride to attend a group activity or might not be aware of what resources are available to help them.

Recognizing that loneliness impacts health outcomes, health insurance providers are designing programs to make it easier for individuals to participate in these kinds of activities. Examples of programs offered by health insurers are described below.

BLUE CROSS BLUE SHIELD OF MICHIGAN (BCBS OF MI)

BCBS of MI is a nonprofit health insurance provider serving more than 4.7 million members residing in Michigan in addition to employees of Michigan-headquartered companies who reside outside the state. million members across the state. Their online Blue Cross® Virtual Well-Being program program offers live weekly webinars to support their members' journeys to improved well-being, and can be accessed by anyone, regardless of their physical location. Social connectedness is one area of focus for the program, along with others that provide research-based information to inform members about ways to improve their well-being. Through the program, members are encouraged to:

- Reach out to neighbors.
- Use Skype or Facetime to contact family or friends who live far away.
- Attend local community events to meet others with similar interests.
- Invite an acquaintance to coffee or lunch.
- Ask a friend to start exercising together.
- Sign up for a class at a local community center.
- Volunteer at a favorite charity.
- Participate in a community group.

In addition to Virtual Well-Being, Blue Cross Blue Shield of Michigan also offers employers a program using onsite coordinators to increase workplace well-being. These coordinators can help members tackle their loneliness through social connectedness, meditation and journaling classes, team exercise activities and social activities to give employees a sense of community.

BLUE CROSS BLUE SHIELD OF MINNESOTA (BLUE CROSS MN)

Blue Cross MN is a nonprofit health insurance provider serving more than 2.5 million members in Minnesota. Blue Cross MN's commitment to social isolation goes back to the creation of their Connect for Health Initiative in 2012. This program was focused on strategies to build the capacity of local community profit organizations, particularly among low-income communities, to increase social connectedness for their members. Recognizing that social connectedness is not only an end goal, but a pathway towards improved community health, the health insurance provider identified partners to help bolster their efforts and reach as many people as possible.

The Foundation has funded multiple efforts focused on social isolation. For example:

1. In 2018, they partnered with **Aging Wisely**, a senior-run group focused on providing support to aging population in a rural Minnesota community. Funding from Blue Cross MN was used by Aging Wisely to host several get-togethers where seniors of different backgrounds come together to discuss a wide array of topics related to health and wellbeing (e.g., dementia, Alzheimer's, new Medicare supplemental benefits, exercise programs, decluttering, experiences with service delivery organizations, etc.).

2. They also teamed up with **Bethesda Hospital** to offer senior care options in a rural Minnesota community including nursing care, short-stay therapy centers, independent and assisted living and adult day services. Bethesda Hospital created an intergenerational play area to support their core value of family, and allow seniors and children to interact, learn from each other and address loneliness that seniors may experience.

3. Through **Rice's Intergenerational Programming**, Blue Cross MN supported an innovative intergenerational program where preschool children interact with senior residents at the nursing home. Through this project, Rice provided opportunities for preschool children and senior residents to develop relationships, increase movement and decrease seniors' feelings of isolation and loneliness. Seniors involved in the program increased their participation at events and children developed comfort and openness to seniors.

CAREMORE HEALTH

Based in Southern California, CareMore serves nearly 150,000 Medicare and Medicaid beneficiaries across 8 states. In 2017, they wanted to tackle the issue of loneliness head on and establish a new C-Suite position, a Chief Togetherness Officer, to lead their efforts. The CareMore Togetherness Program began by identifying which members lived alone and contacting those individuals who reported having poor social networks. The team created a loneliness scale and incorporated that data into the electronic medical record so that this information would be easily accessible to clinicians, social workers, and dieticians. They started a pilot program by enrolling 1,000 people. Over a 12-month period, enrollees in the program were contacted consistently by telephone and in-person by Togetherness Connectors (social workers and volunteer phone pals) -- and the results were remarkable:

- Enrollees increased participation in exercise programs by 56.6% compared with people not involved in the Togetherness Program.
- Enrollees decreased emergency department (ED) use by 3.3% compared with their baseline. In comparison, ED use increased 20.3% among the intent-to-treat population.
- Hospital admissions per thousand members were 20.8% lower among participants in the program compared with the intent-to-treat population.

The program will continue to assess outcomes in 2019 and expand to other members who qualify.

FLORIDA BLUE

Recognizing that social isolation is a significant issue for aging adults and can have a major impact on overall health, Florida Blue members in select Medicare Advantage plans will benefit from assistance with transportation, house chores, companionship, and other senior support services. Florida Blue is partnering with a nationwide provider of senior services which connects college students to seniors, removes some of the burden and stress on family caregivers and provides assistance and companionship for older adults. The program will launch in 2020 and is intended to bridge the gap between two generations and offer seniors a unique at-home experience that can enrich their lives and help combat feelings of loneliness.

Conclusion

Health insurance providers understand the connection between loneliness, social isolation and overall health, and are designing strategies to provide members with more opportunities to improve their connectedness. Social isolation and loneliness are an evolving area of research, with interventions increasingly being evaluated for effectiveness. Recognizing that every person's social situation is different, and that people may experience loneliness in different ways, insurance providers are investing in a wide variety of approaches to provide their members with ongoing, holistic support.