

# Health Insurance Providers Are Innovating to Address Socioeconomic Needs during COVID-19 and Beyond



## Summary

COVID-19 has impacted Americans across the nation and worsened socioeconomic conditions for millions. With Americans isolated in their homes and over 40 million recently unemployed, the need to address food insecurity, housing instability, and social isolation is greater than ever. Just as they face increasing demand caused by COVID-19, the community-based organizations with whom health insurance plans partner are also experiencing challenges, such as closures, reduced hours due to lack of staff or volunteers, revised processes to accommodate social distancing, and reduced resources.

Health insurance providers, local healthcare and social service providers, communities, and other partners are rallying together to innovate and build new service delivery models to deliver critical resources to people experiencing greater socioeconomic needs during this time. Health insurance provider initiatives to support vulnerable communities include:

**Building New Food Distribution Models:** At a time when operations are changing rapidly, health insurance providers are collaborating with partners to rethink how to effectively and efficiently deliver resources to communities in need. In New Orleans, **Humana** repurposed a team of medical transportation vans and drivers to deliver food to families in need since food banks could no longer distribute food from inside their building due to social distancing. This was especially critical for people lacking transportation options and for families whose children previously received food through school lunch programs.

**Helping Members Secure Employment:** As millions of people have lost their jobs during the COVID-19 crisis, health insurance providers have intensified efforts to help their members secure employment. For example, **CareSource** established a Life Services program called JobConnect in 2015 that connects members with educational opportunities, skills building opportunities, and employment opportunities through a network of over 500 employers. Many of these employers (such as grocery stores, health systems, and at-home customer support roles) continued to hire during the crisis, allowing CareSource to connect members with needed jobs to help ease the financial strain of COVID-19. Since 2015, over 4,500 of CareSource's members have enrolled in the JobConnect program, and 1,900 have secured employment. JobConnect also provides members with one-on-one relationships with a CareSource Life Coach who helps them navigate the challenges of unemployment and the economic downturn.

**Securing Emergency Temporary Housing:** Several health insurance providers are working to secure housing for members suspected of having COVID-19 to prevent the spread of the diseases in low-income housing and homeless shelters. In Massachusetts, **Commonwealth Care Alliance (CCA)** has worked with local and state governments to set up and operate six hotels throughout the commonwealth to serve as isolation and recovery sites for homeless and marginally housed individuals who tested positive for COVID-19 but didn't require hospital care. At these Isolation and Recovery Sites, CCA provides residents with essential services, such as addiction services, housing

assistance, and other community resources to address socioeconomic needs. Since March 2020, CCA has housed nearly 500 guests in these hotels, providing a safe option for recovery. Upon discharge, individuals are often enrolled in MassHealth (Medicaid) as well as connected to community supports related to social determinants of health. Other health insurance providers, such as **Meridian Health Plan** and **CareOregon**, have been working with local housing organizations and/or hotels and motels to arrange shelter for members who need to be quarantined or who are at risk. Meridian has also supplied 100,000 protective masks to the Westside Homeless COVID-19 Response Workgroup to help reduce the transmission of COVID-19.

**Removing Transportation Barriers to COVID-19 Testing:** Health insurance providers are thinking creatively to ensure that members, especially those in underserved communities, have access to COVID-19 testing and treatment. **Blue Cross Blue Shield of Oklahoma**, for example, is partnering with the Oklahoma State Department of Health, the Oklahoma City County Health Department, and the Tulsa Health Department to redeploy its fleet of nine Caring Vans that normally administer immunizations and screenings to provide COVID-19 testing to underserved communities without access to transportation during the crisis.

**Providing Digital Resources for Telehealth:** Telemedicine has become ubiquitous during the COVID-19 crisis as a way for people to access care while reducing risk for patients and health care workers and preserving the health care system. Health insurance providers are working to ensure their members have access to digital resources to support ongoing care and self-management. **CareOregon**, for example, is working with health care providers to supply flip phones and simple smartphones to members to ensure access to telehealth services.

**Promoting Access to Essential Resources:** Several health insurance providers (such as **QualChoice Health Insurance**, **Centene**, and **Commonwealth Care Alliance**) are providing \$35 grocery store gift cards to local health care providers and other community-based organizations to distribute to individuals in need so members can purchase essential items, such as groceries, hygiene and cleaning products, diapers, and more.

**Enrolling Members in Programs to Alleviate Needs:** As people's socioeconomic needs have become more pronounced during the crisis, health insurance providers have conducted targeted outreach to ensure

their members are enrolled in programs that help address their needs. In California, **Kaiser Permanente** accelerated a texting campaign through their Food for Life Program to alert over 450,000 eligible members about SNAP (Supplemental Nutrition Assistance Program), how the SNAP program can help provide individuals with funding to purchase healthy food, and how eligible members can enroll in the program to address critical food and nutrition needs.

**Strengthening a Diverse Workforce to Reduce Disparities:** To help overcome cultural and language barriers, health insurance providers are hiring people from individual communities to ensure that critical information regarding COVID-19 and available resources reach everyone. **Horizon Blue Cross Blue Shield New Jersey** launched Horizon Neighbors in Health to partner with local organizations and expand the number of community health workers to increase engagement with their health plan members during the crisis. The community health workers conduct outreach via telephone, deliver education and answer questions about COVID-19, offer assistance, and connect people to available resources (such as food and rental assistance, unemployment, sanitation supplies, and accessing health care services) to help bridge gaps in care.

**Using Data to Identify Vulnerable Populations at Risk of COVID-19:** Health insurance providers are also leveraging data sources to develop tools that can be shared with public and private partners to support populations at higher risk from COVID-19. For example, **CareFirst** built an interactive dashboard data tool to support local health departments and hospitals in the identification and analysis of populations who may be more vulnerable to the effects of COVID-19 to help coordinate surge readiness and management. CareFirst mapped and visualized this COVID-19 susceptibility tool using the Social Vulnerability Index from the Centers for Disease Control (a database that highlights which counties may need more support during an emergency such as a disease outbreak or a natural disaster), as well as zip-code level social risk indicator data (such as housing, economic climate, and COVID-19 vulnerability) from a data analytics company called Socially Determined. The dashboard data tool encompasses all CareFirst members in Maryland, District of Columbia, and the northern Virginia service area and has been made available to every hospital and health department in the region. Using this data dashboard, CareFirst proactively identified and conducted outreach to over 180,000 at-risk members based on their clinical condition and social vulnerability across all lines of business to offer clinical support, education, assistance with community resources, and help with securing appropriate supplies of medications.

**Reaching Out to At-Risk Individuals:** Many health insurance providers are conducting “well-check” outreach to members so they can provide tailored information on COVID-19 to keep them safe and to ensure they have what they need to stay healthy. **AmeriHealth Caritas**, for example, has been able to expand the delivery of medically tailored and ready-to-eat meals as well as groceries to homes of members who have been confirmed to have COVID-19 and to members at high risk for COVID-19 complications. **ConnectiCare** launched a “Peace of Mind” initiative where nurse care managers call members who may be at heightened risk for COVID-19 and assist them with a variety of needs ranging from food insecurity and social isolation to stress and anxiety. **Blue Shield of California** partnered with DoSomething.org to develop a first-of-its-kind mental health guide to help youth cope with stress and anxiety during the COVID-19 crisis by sharing tips and strategies on combating these feelings.

**Supporting Local Organizations:** Health insurance providers and their associated foundations have donated millions of dollars to support local organizations that are delivering critical resources and services to those most in need. Some health insurance providers like **UPMC** and **Centene** are also working with banks to help local organizations with grant writing and business loan applications.

**Winning the Fight Against COVID-19:** Health insurance providers have been at the forefront of the fight against COVID-19 since the beginning and are committed to working together with local organizations, communities, providers, and government officials. From supporting America’s public health heroes to offering specific policy and regulatory changes to bolstering local organizations, health insurance providers are standing tall. Together, we can and will overcome the COVID-19 crisis.

For more information, please visit [AHIP’s website](#) to learn how health insurance providers are responding to COVID-19.