Patient Advocate Foundation

Coronavirus 101: Learn from PAF's Epidemiologist

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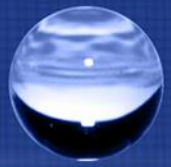

Kathleen Gallagher, MPH
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PRESENTER: KATHLEEN GALLAGHER, MPH

Ms. Gallagher is an epidemiologist and health services researcher having earned her Bachelors of Science in Public Health from the University of North Carolina at Chapel Hill in Environmental Science & Engineering and her Masters of Public Health in Epidemiology from Emory University in Atlanta.

Previous roles include positions at the NYC Department of Health, NYS AIDS Institute, Mount Sinai School of Medicine and Columbia University.

Research has spanned the adoption of HIV RNA testing to identify acute HIV infection, environmental impacts on pregnant women and children, and policy implications for the adoption of technology driven medical devices in the amputee community.

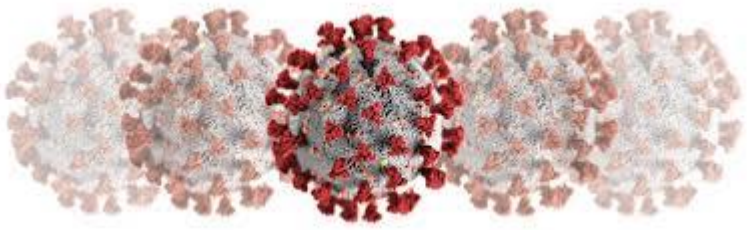
She currently serves as the Senior Director of Health Services Research at PAF supporting the organizations mission through population level quantitative research projects.

CORONAVIRUS (COVID-19): THE BASICS

- There are many types of human coronaviruses including some that commonly cause mild upper-respiratory tract illnesses

- COVID-19 is a new disease, caused be a novel (or new) coronavirus that has not previously been seen in humans

- In COVID-19, ‘CO’ stands for ‘corona,’ ‘VI’ for ‘virus,’ ‘D’ for disease and ‘19’ for the year it was identified



COVID-19: RISK FACTORS AND SEVERITY

- People with COVID-19 can have no symptoms or develop mild, severe or fatal illness
- Children may experience less severe disease or be asymptomatic
- Current case fatality rate is ~2% among those with laboratory-confirmed COVID-19
  - Rates vary by age group*
    - ≥85 10-27%
    - 65-84 3-11%
    - 55-64 1-3%
    - 20-54 <1%
- Risk factors for severe illness may include
  - Older age
  - Underlying chronic medical conditions

*CDC data as of March 16, 2020

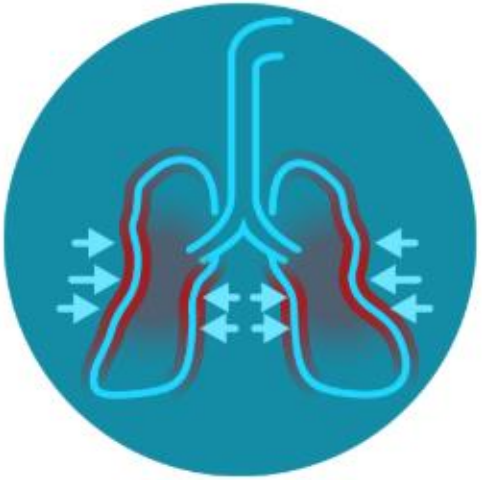
COVID-19: HOW IT SPREADS

- Someone who is actively sick with COVID-19 can spread the illness to others
- Primarily spreads directly from person-to-person via respiratory droplets from coughs and sneezes (like flu)
  - Droplets may remain airborne for up to 3 hours*
- Spread indirectly by touching an object or surface with the virus on it, then touching mouth, nose, eyes
  - Virus can live on objects/surfaces for*
    - 4 hours on copper
    - 24 hours on cardboard
    - 2-3 days on plastic or steel
- Possible spread via fecal-oral transmission

*National Institute of Infectious Diseases' Laboratory in Montana

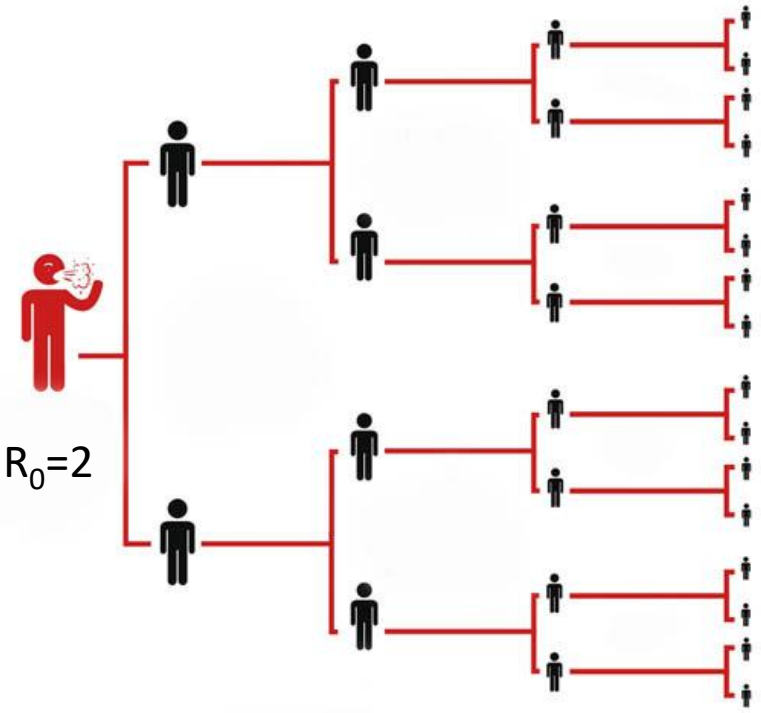
COVID-19: INCUBATION PERIOD

- It takes approximately 2 to 14 days (median ~5 days) for an infected person to show symptoms
- People are most infectious while they are symptomatic
- It is possible for the disease to spread from people without symptoms



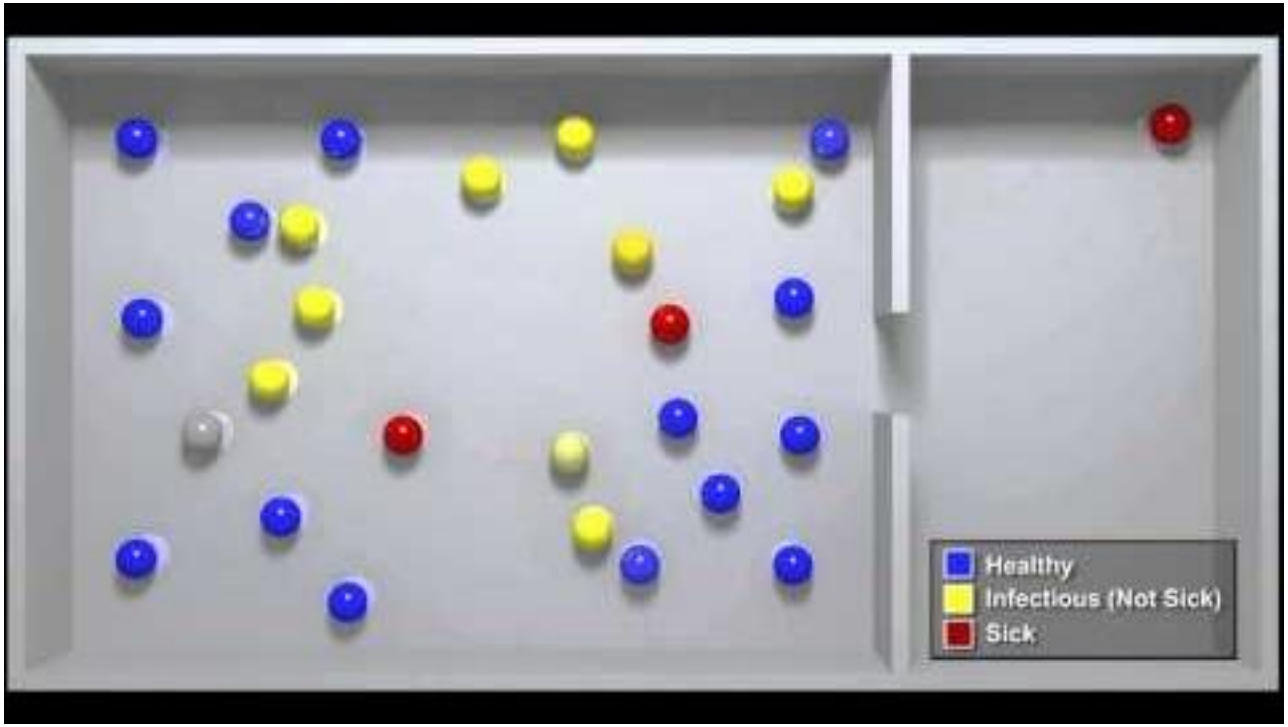
COVID-19: HOW IT SPREADS IN A COMMUNITY

- R_0 is pronounced “R naught.” It’s a mathematical term that indicates how contagious an infectious disease is. It’s also referred to as the reproduction number.
- COVID-19 has a R_0 value of 2-3. This means that every infected individual has the potential to infect 2-3 additional people starting a chain reaction of infection spread.



This example shows how many cases of disease one infected person will go on to cause (30) – and why health officials are asking people to avoid gathering in large groups

COVID-19: HOW IT SPREADS IN A COMMUNITY



COVID-19: WHAT ARE SYMPTOMS?

How COVID-19 Compares With Other Illnesses

What does being sick with COVID-19 look like compared with a cold or the flu? Check what types of symptoms show up for each illness and how often in the chart below.

	COVID-19		COLD/UPPER RESPIRATORY INFECTION		ALLERGIES/HAY FEVER		INFLUENZA	
	Is it a Symptom?	How Common?	Is it a Symptom?	How Common?	Is it a Symptom?	How Common?	Is it a Symptom?	How Common?
Fever	✓	Common	✓	Rare			✓	Common
Fatigue (Tiredness)	✓	Common	✓	Sometimes	✓	Sometimes	✓	Common
Dry Cough	✓	Common			✓	Sometimes	✓	Common
Difficulty Breathing	✓	Severe			✓	Sometimes		
Aches and Pains	✓	Sometimes	✓	Rare			✓	Common

COVID-19: WHAT SHOULD I DO IF I THINK I AM SICK?

- **CALL OR EMAIL** a health care provider first
- Alternatively you can do a telehealth screener online at https://covid.ro.co/together
- If the provider recommends you get testing or care, follow the provider's advice BEFORE going into any health facility
- **DO NOT** go to an emergency room to get a test for COVID-19 unless you are having a medical emergency
  - For COVID-19, that means severe respiratory symptoms such as shortness or breath or breathing difficulties

COVID-19: WHERE CAN I GO FOR TESTING?

- All states now have a public health lab testing for coronavirus, as well as commercial and academic labs
- Some state health departments have **websites** and **hotlines** the public can call for more information that are frequently updated
- ***Your doctor or medical provider will determine*** if you need in person testing and will direct you to where you will need to go to receive it

COVID-19: HOW MUCH WILL TESTING COST?

- Many health departments and state labs are providing FREE COVID-19 testing
- HOWEVER an order from your health care provider (written or electronic) confirming that you meet the testing criteria and a photo ID are generally required

https://www.nbcnews.com/health/health-news/coronavirus-testing-information-covid-19-tests-according-state-health-departments-n1158041

COVID-19: WHAT IF I DO NOT HAVE INSURANCE?

- The Families First Coronavirus Response Act gives states the option to expand Medicaid coverage to uninsured individuals in their state to provide coverage for COVID-19 diagnosis and testing free of charge

CORONAVIRUS (COVID-19): WHAT IF I DO NOT HAVE INSURANCE?

- Each state's health department will have different resources for providing testing to individuals who are not currently insured
  - Alabama has opened 6 free mobile COVID-19 screening sites across the state and
  - Colorado Department of Public Health is offering free screening at their state lab
- Check your states health department website for testing information or hotlines

COVID-19: HOW MUCH DOES TREATMENT COST?

- Most people infected with COVID-19 will not need to be hospitalized and can recover at home
- Those who do need to go to the ICU can likely expect big bills, regardless of what insurance they have
- Kaiser Family Foundation estimates that the average cost of COVID-19 treatment with employer insurance and no complications $9,763

COVID-19: WHAT ARE MY OUT-OF-POCKET (OOP) COSTS?

- Patients with employer-based insurance can expect out-of-pocket costs of more than $1,300 depending on their deductible and OOP maximum
- Medicare and Medicaid will also likely cover the services needed for coronavirus treatment but OOP costs will be dependent on plan or state
- Other costs to watch out for include additional lab tests, which can be “out-of-network” even if the doctor treating you is in your insurance network

COVID-19: WILL I GET A SURPRISE BILL?

- It’s possible, especially if you go somewhere that isn’t in your health plan’s network or undergo an array of unrelated tests
- Your health plan is generally going to view treatment for COVID-19 like the treatment for any other illness, just as if you developed a bad pneumonia or have a chronic condition like diabetes

COVID-19: WILL I GET A SURPRISE BILL?

- Some (but not all) insurers have eliminated out-of-pocket doctor costs for consumers when getting tested (but not treatment)
- America's Health Insurance Plans, or AHIP, an industry organization that represents health insurance companies has compiled a list of insurers that will waive co-pays for testing related doctor visits

https://www.ahip.org/health-insurance-providers-respond-to-coronavirus-covid-19/

COVID-19: WHAT SHOULD I DO IF I GET A BILL?

- Compare your EOB and bill
  - Exploring your Health Insurance Claim: A Walk-Through of the Explanation of Benefits (EOB)
    - https://event.on24.com/wcc/r/2208783/C9042FA9C19B1BE4AC02112C48962142
    - https://www.patientadvocate.org/explore-our-resources/webcasts/
- Contact your insurer as well as the hospital or doctor to find out if you really owe what they say you owe
- Explain that you didn't realize the care, which was essential, would involve out-of-network providers
- Be sure to check with your state insurance department as well to see if your insurer should have charged you in network rates

- Families First Coronavirus Response Act
  - Federal emergency paid-leave benefits program to provide payments to some employees
  - Employers with fewer than 500 employees to provide two weeks' worth of paid sick leave if employees are unable to work because they are:
    - subject to quarantine or isolation
    - experiencing symptoms of COVID–19
    - caring for someone who is in quarantine or isolation and/or have children in schools that have closed

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Thank you!

Any questions?