

Health Coverage for Long-COVID



What Are Long-COVID Patients' Sources of Health Coverage?

Recent data indicates that health insurers are anticipating increased health costs in 2021 – both as a result of deferred care and avoided preventative care for chronic conditions during social distancing lockdown periods, as well as health complications following recovery from COVID-19.¹ Currently, there is a lack of comprehensive data outlining the distribution of patients with long-COVID across sources of health coverage; however, smaller studies are emerging. In a study of 247 individuals in Massachusetts, 20% of individuals undergoing long-COVID treatment were enrolled in Medicaid.² While more comprehensive data on sources of health coverage is warranted, preliminary research suggests that long-COVID patients are present in all sources of health coverage, highlighting the need for health care leaders in the private and public sectors to understand the needs of patients enrolled in each type of plan or program.

What Are the Potential Physical and Neuropsychological Complications of Long-COVID?

Based on current peer-reviewed data from multiple countries, long-COVID patients appear to have or be at high risk for lung diseases, heart disease, frailty, and mental health disorders.³ Those who already had these health complications may be at higher risk of developing future complications in these various organ systems. Recent studies show that one in three individuals with long-COVID experiences psychological disorders.^{4,5} Patients hospitalized for COVID-19 often develop acute respiratory distress syndrome (ARDS), which can cause permanent respiratory issues, strokes, and blood clots. Following hospitalization, COVID-19 patients can also go on to develop post-intensive care syndrome, which leads to longer-term cognitive and physical issues. However, long-COVID symptoms can be present independently from acute complications, such as ARDS and strokes, and even from acute COVID-19 illness and hospitalization.

What Is the Impact of Long-COVID on Vulnerable Populations?

For the uninsured and underinsured, specifically, paying for treatment for their long-COVID needs can present immense medical and economic burdens.⁶ Furthermore, lack of coverage may discourage such individuals from seeking care in the first place. In a recent poll, 14% of Americans reported they would likely forgo seeking medical care for COVID-19 because of their inability to pay.⁷ This burden may come into play for patients with long-COVID, as well, and failing to seek care could potentially compound patients' medical complications and increase their risk of chronic illness, disability, or even fatality, as recent studies suggest those with long-COVID are at elevated suicide risk.⁸

The COVID Patient Recovery Alliance is a multi-sector group of organizations whose mission is to define, develop, and assist in implementing a national strategy to characterize, diagnose, ensure care for, and sustainably fund the full recovery of individuals with long-COVID. To address the unprecedented and long-term consequences of COVID-19, the Alliance is developing national solutions that link diverse data sources, inform the development of models of care, and ensure adequate payment for the care and full recovery of these patients.

Research is underway to help understand long-COVID and the unique challenges it presents for patients and the American health care system. Learn more at COVID19PatientRecovery.org.

¹ <https://www.kff.org/private-insurance/issue-brief/2021-premium-changes-on-aca-exchanges-and-the-impact-of-covid-19-on-rates/>

² <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC7434634/>

³ <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC7375754/>

⁴ Id.

⁵ [https://www.thelancet.com/journals/lanpsy/article/PIIS2215-0366\(21\)00084-5/fulltext](https://www.thelancet.com/journals/lanpsy/article/PIIS2215-0366(21)00084-5/fulltext)

⁶ Id.

⁷ <https://news.gallup.com/poll/309224/avoid-care-likely-covid-due-cost.aspx>

⁸ <https://pubmed.ncbi.nlm.nih.gov/33486531/>