

RISK STRATIFICATION OF COVID-19

As companies shift from short-term reactions to COVID-19 toward long-term solutions as the pandemic persists, they must first assess the risk factors their employees face. Not all employees face the same personal risk to their health, and not all environments present the same risk of infection.

To develop a plan that works, employers must recognize that the risk of COVID-19 infection isn't solely tied to personal or environmental factors. Rather, they must advise workers based on the relationship between the two. In this white paper, we'll look at the impact of various factors on COVID-19 infection and how to mitigate risk for your own employees.



UNDERSTANDING PERSONAL FACTORS

In developing a risk-mitigation strategy, it's important to first understand the impact of personal health risks. These are the risks that employees cannot avoid by changing their environment. Here's a deeper look at the two factors that most impact severity of COVID-19 infection:

AGE

Age significantly increases the risk of serious health issues or hospitalization due to COVID-19, even for individuals who are otherwise healthy.

According to CDC statistics, people in their 30s are twice as likely to be hospitalized as people in their 20s. People in their 40s face triple the risk. From there, the curve only gets steeper: the risk of hospitalization for someone in their 50s is five times that of someone in their 20s.

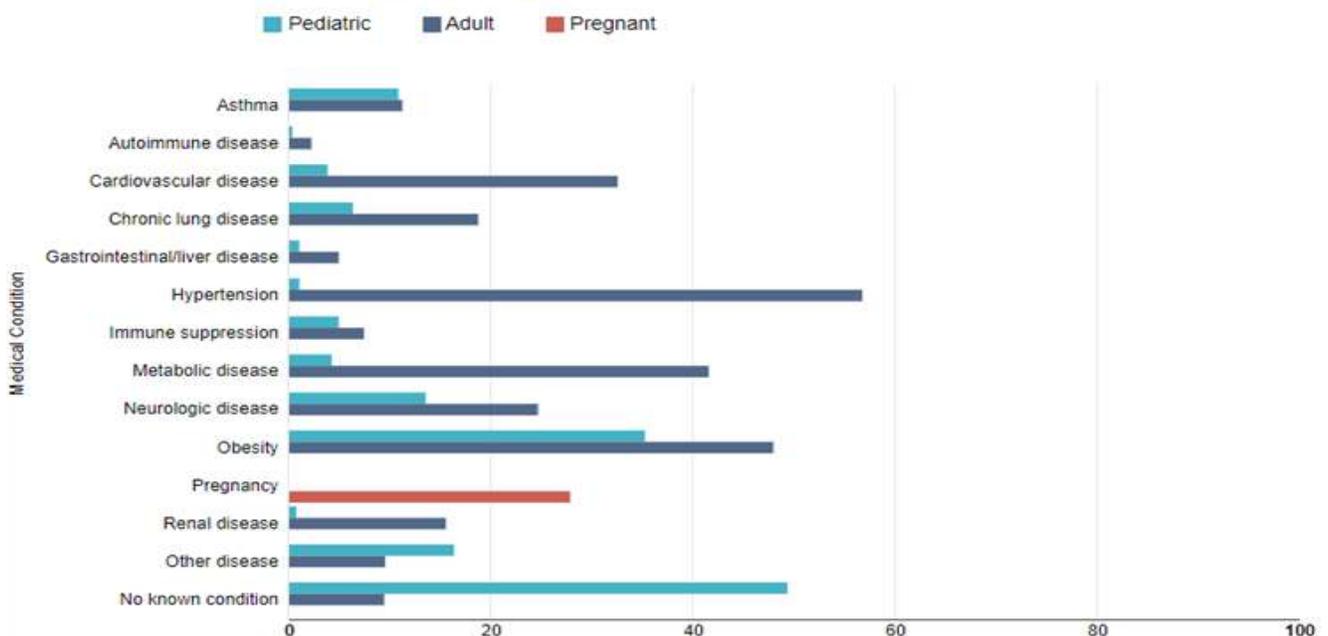
Understanding the impact of age on COVID-19 infection can help your employees make better decisions about how to mitigate their own risk.

EXISTING HEALTH CONDITIONS

Underlying health conditions not only increase the chances of contracting COVID-19, but also of serious illness, hospitalization and even death. Employees with the following conditions should modify their behavior to account for their increased risk:

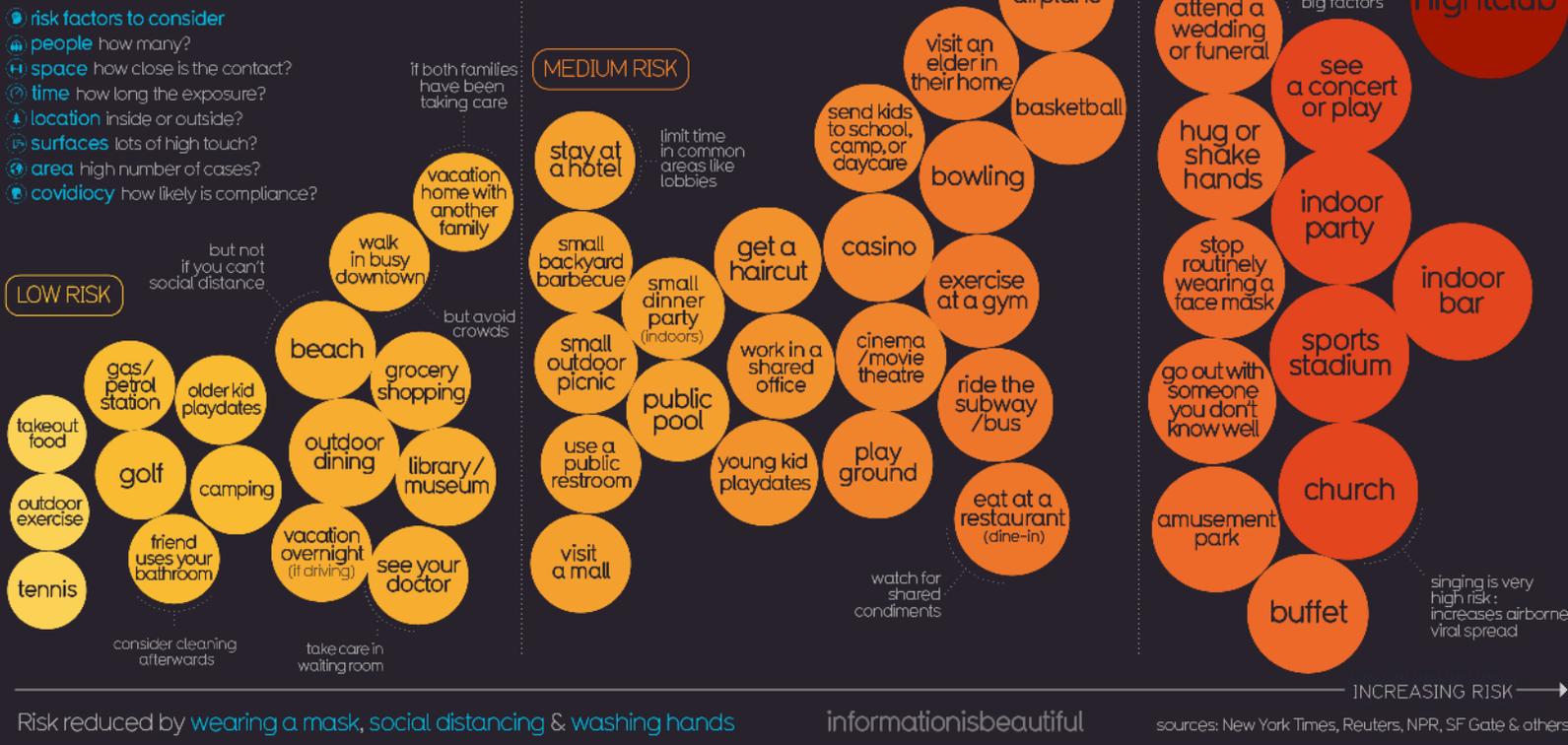
- High blood pressure
- Diabetes
- Asthma
- Lung, liver or kidney disease
- Heart disease

Cancer patients on chemotherapy, transplant recipients, and individuals who take steroids are also high-risk. Obesity is another emerging risk factor. Moreover, some behaviors, such as smoking, can increase the chances of hospitalization.



Coronavirus Riskiest Activities

According to 500+ epidemiologists & health professionals



UNDERSTANDING ENVIRONMENTAL RISK



As the COVID-19 pandemic becomes part of daily life, environmental risk becomes a greater threat. Over time, employees may loosen their safety standards and accept more contact with other people. Thankfully, not all contact is problematic.

The biggest factors to consider are crowd size, duration of contact, and the ability to maintain social distance. Other important factors include whether an activity takes place inside or out, the infection rate of the local area, the number of high-touch surfaces involved, and the rate of compliance with personal protective measures, such as wearing a mask.

Using these factors as a guide, employees can start to confidently assess their level of risk. A small gathering in a neighbor's yard is lower risk than a sit-down dinner inside but failing to use the space available to maintain social distance can increase the risk of infection, particularly in an area with a high local rate of infection.

Below is a deeper look at examples of **low**, **medium**, and **high**-risk activities.

LOW RISK

Any activity that allows for sustained social distance is low-risk. The lowest environmental risk is, of course, staying at home. This means ordering takeout rather than dining at a restaurant, exercising outside rather than at the gym, and choosing Netflix over other forms of entertainment. Older employees and those with underlying conditions should consider these options whenever possible.

Fortunately, however, many everyday activities pose little risk for most people when approached responsibly. Employees can feel safe getting gas, grocery shopping, walking in a busy downtown, and even visiting the doctor if they diligently maintain social distance and wear a mask.

Employees will be relieved to know that mindful travel can also be low-risk. By driving rather than flying, choosing a vacation rental rather than a hotel, and opting for outdoor activities that allow for social distance like hiking or kayaking, employees can enjoy low-risk vacations.

Activities in confined spaces or those that invite sustained, unprotected contact with other people are medium risk. Older employees and those with underlying health conditions should understand and avoid these activities.

MED RISK

Examples include staying at a hotel, using a public restroom, setting up a playdate with young kids, or attending a small dinner party. Daycare, public transportation, and exercising at the gym pose an even higher risk.

Employees can take precautions to lower the risk of some medium activities. For example, at a BBQ they can make a conscious effort to eat only at a safe social distance from others, wear a mask, and only use single-serve utensils for both serving and eating. To allow a playdate between young children, they can choose an outdoor venue and set up an activity that encourages distance. By understanding what makes an activity risky, employees can find creative solutions to keep themselves and their families safe.

High-risk activities are those where proximity, crowd size, or the strong potential of viral transmission elevate the risk of COVID-19 infection.

HIGH RISK

Weddings, amusement parks, buffets, and blind dates are examples of activity that may fit one of the above factors. Concerts, sports stadiums, indoor bars, and, unfortunately, in-person church services carry an even higher level of risk.

Notably, failing to routinely wear a mask carries the same risk as attending a wedding or eating at a buffet. All employees, regardless of age or existing health conditions, should avoid behaviors in the high-risk category.

REDUCING RISK

Reducing employee risk of COVID-19 infection starts with protective workplace measures, but it also means educating employees about how to protect themselves at home. Here's how to approach both environments.

ON THE JOB

The risk of infection can vary widely depending on your workplace. As your business allows, follow these guidelines to allow for maximum social distance:

- Allow employees to work from home whenever possible
- Ensure that all individuals can maintain a minimum distance of 6 feet while at work
- Make masks available to all individuals at your workplace
- Allow for frequent handwashing by providing alcohol-based sanitizer throughout your workplace and plenty of soap in restrooms
- Frequently clean high-touch surfaces

Of course, not all workplaces allow for social distancing and PPE 100% of the time. Schools, hospitals, movie sets and construction sites are all examples of industries where individuals may come into unprotected contact with others.

For jobs that involve contact with people of uncertain COVID-19 status, discuss the risks of continuing to work with older employees and those who have underlying health conditions.

At jobs where workers will likely have contact with people known to have COVID-19 - such as in hospitals or nursing homes - discuss the risks involved with everyone who has an underlying condition, regardless of age.

All employees, regardless of their personal risk or environment, should be counseled to wear a mask, practice good hand hygiene, use personal protective equipment, and maintain social distance.

IN EVERYDAY LIFE

The risk of infection to your employees unfortunately doesn't go away when they leave your workplace. In fact, in many cases, it's their behavior outside of work that can lead to the spread of infection among employees.

You can reduce this risk by educating your workers about the impact of their behavior. Knowing the difference in risk, for example, between exercising at the gym versus staying at home, or dining at a restaurant versus ordering takeout, can help workers make better decisions about how to protect themselves and their families.

You can further protect employees by pausing high-risk perks, such as amusement park tickets, in favor of lower-risk alternatives like gift certificates for online shopping. Rewarding employees for maintaining social distance outside the workplace is another way to incentivize good behavior.

WHEN TO CONSIDER ALTERNATIVE WORKING ARRANGEMENTS

When you cannot maintain social distance or allow for PPE most of the time, it's time to consider alternative working arrangements. Since all environments are different, an expert in workplace health can help you determine workplace risk, and how you can continue doing business safely.

EMPLOYEE STRATIFICATION FRAMEWORK FOR WORKING DURING THE PANDEMIC

