



EXL Health Analysis Charts Long-Term Impact of COVID-19 on Health Plans and Providers

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Per Member, Per Month Insurance Costs more than double for five months following COVID-19 Diagnosis; Delayed Care Forecast to drive 18% increase in future Avoidable Healthcare Spend

NEW YORK, March 16, 2021 (GLOBE NEWSWIRE) -- EXL [NASDAQ: EXLS], a leading Operations Management and Analytics company, today announced the publication from its EXL Health division of new analysis that tracks healthcare spending and utilization over the past year to chart the potential long-term impacts of COVID-19 on health plans and providers. The paper, [Delivering the Vaccine is Just the Beginning – How to Confront the Long-Term Impact of COVID](#), finds that average per member, per month health insurance costs more than double following a COVID-19 diagnosis, and delayed care is associated with a projected 18% increase in future avoidable healthcare spending.

"The healthcare industry is facing a strong set of headwinds as we start the slow climb out of the COVID-19 pandemic," said Sam Meckey, Executive Vice President and Business Head, EXL Health. "While we are starting to see positive progress with the vaccine roll-out, there are several financial, structural, behavioral and socioeconomic issues that need to be addressed before we can close the significant gaps in care that emerged over the past year. By conducting this analysis, we hope to help triage the recovery by spotlighting the areas in need of most urgent attention."

Drawing on several EXL Health data and analytics assets, the research piece evaluated the impact of COVID-19 on health insurance costs, gaps in preventive and routine care and social determinants of health. Following were the key findings:

- **Monthly Health Insurance Costs Surge and Stay Elevated Following COVID-19 Diagnosis:** The average per member per month insurance cost for a sample representative commercial population with no preexisting conditions is \$179. That number jumps to and stays elevated, at an average of \$470 per month for the next five months post COVID diagnosis month.
- **Preexisting Conditions Create a Multiplier Effect for COVID-19-Related Costs:** For members with just one preexisting condition, the average per member per month insurance cost starts at \$369 and stays elevated, at an average of \$624 for the next five months post COVID diagnosis month. For people with two or more preexisting conditions, the average per member per month insurance cost is \$1,541 for the five months following a COVID-19 diagnosis.
- **Gaps in Routine Care/Screening Set Stage for Increased Chronic Conditions:** Preventive screening and routine care declined sharply during 2020 across a wide range of diagnosis codes. Pre-hypertension screening, for example, fell 7.23% and lipid panel testing fell 6.85% in January through October of 2020.
- **Projected 18% Increase in Future Avoidable Spend:** The combined effect of delayed care, increase in gaps and social barriers can potentially lead to increases in future avoidable spend for populations. In our sample commercial population, we project the potential for this avoidable future spend across ED visits, inpatient visits and readmissions to increase by roughly 18%.

In addition to the analysis of COVID-19 headwinds, the paper also outlines a playbook for the healthcare industry to navigate these challenges, including the development of patient education and assistance tools, the use of AI to flag at-risk patients for vaccine prioritization, handle social disparities and ongoing patient tracking and care management. The full paper can be accessed [here](#).

For more information on EXL Health, [click here](#).

About EXL

EXL (NASDAQ: EXLS) is a leading operations management and analytics company that helps our clients build and grow sustainable businesses. By orchestrating our domain expertise, data, analytics and digital technology, we look deeper to design and manage agile, customer-centric operating models to improve global operations, drive profitability, enhance customer satisfaction, increase data-driven insights, and manage risk and compliance. Headquartered in New York, EXL has approximately 31,900 professionals in locations throughout the United States, the United Kingdom, Europe, India, the Philippines, Colombia, Canada, Australia and South Africa. EXL serves customers in multiple industries including insurance, healthcare, banking and financial services, utilities, travel, transportation and logistics, media and retail, among others. For more information, visit www.exlservice.com.

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