

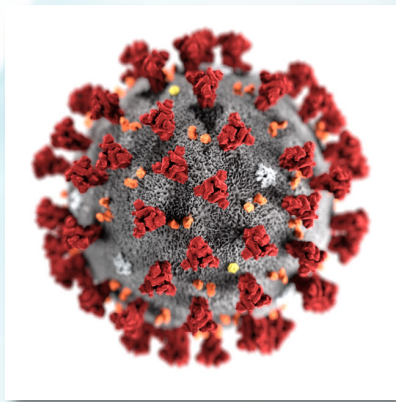
HEALTH CARE TRENDS BEYOND 2021

The healthcare crises of 2020 brought about by the COVID-19 global pandemic has drastically altered the healthcare community and infrastructure. While the present needs of the various healthcare professions to combat the pandemic have taken up a great deal of manpower, planning, and logistical efforts, the future must be considered as well. This is especially true as the pandemic continues, and, while it is a fair bulk of such efforts, other concerns, related to the pandemic and not, must also be considered. The pandemic is not forever, and changes that are a result of the crisis must be examined afterward for their effectiveness and importance to the long term benefits of the medical field.



TELEMEDICINE & CONCIERGE DOCTOR

Due to lockdowns, social distancing, and other distance-related necessities of the pandemic, more and more healthcare service is required via telecommunication and other digital sources. As noted by research conducted by the [Elsevier Public Health Emergency Collection](#), “Throughout the response to the COVID19 crisis, many healthcare institutions have increased their use of telecommunications. From medical schools to residency programs, from patient interactions at home to those in quarantine, virtual communication is providing a safe way to continue with our responsibilities during this pandemic. According to POTUS (17 March 2020), telemedicine, with lessened HIPAA regulations, is now an approved method of communication between physicians



and patients for those with Medicare. Telemedicine provides protection to both the physician and patient, preventing possible spread of COVID-19 while allowing for continued patient care. It is now vital to make practical, effective use of telecommunications to stabilize the healthcare system.”

As part of the altered needs of the medical community and their services, courses and programs have directed their efforts towards courses on telecommunications and online medical services. While not all medical care can be performed online, the parts of it that can be have been switched to such methods as part of the process of keeping people safe and cared for

during the pandemic. Of course, such efforts are not just in the medical field, and such efforts have their challenges.

As noted by the previously cited research, “The COVID-19 pandemic has created the immediate need for alternate routes of communication. From both the educational and patient care aspects, hospitals and training programs must utilize telecommunications to continue to provide the highest standard of patient care throughout the pandemic. Virtual communication is essential to maintain the connections between the healthcare workforce throughout the nation, especially with teams and patients within hot spots. It is crucial to share all of the precautionary and treatment measures for COVID-19 to minimize exposure and employ best practices for better outcomes.”

The long term results for telecommunication and similar efforts in the medical community will take time to review, but vast progress has been made in the field since the needed implementation due to the pandemic. Great strides have been made in the infrastructure and equipment needed for such methods of communication to flow freely, which has come as a badly needed upgrade for many area’s telecommunication and digital support. While the benefits and costs will need to be examined in depth, improvements to the communication and technology networks are an important step forward regardless.

Vaccine Rollout



Even as the true dangers of COVID-19 made itself known across the globe, scientists and researchers went to work to create a vaccine. Though rushed and doubted by many, a vaccine has been made, and it’s distribution has marked a major turning point in the fight to return to normalcy and curtail the pandemic’s devastating effects on the world. Still, caution has been advised by the medical community. Los Angeles’ county health officials note on their [website](#), “Both the Pfizer and Moderna

vaccines have been shown to be safe and very effective in large studies that involved a diverse mix of people. These vaccines prevented 95% of cases of COVID-19 disease. While the vaccine stops people from getting sick, however, it is not yet clear if it stops them from spreading COVID-19 to other people. It is also not yet known how long they will be immune. So, everyone must still wear a face covering, physically distance, and not gather.”

Both worldwide and across the United States, producing and distributing the vaccine is vital to prevent resistant strains from mutating in low or non-vaccinated areas. As reported by the [New York Times](#), “Some experts have estimated that 70 to 90 percent of the population needs to acquire resistance to the coronavirus to reach herd immunity, when transmission of the virus

substantially slows because enough people have been protected through infection or vaccination. A number of factors will determine how quickly this threshold is met, especially the pace at which newly vaccinated people join those who are immune after past infections. But the presence of more transmissible virus variants could complicate that progress. The projection below only shows the share of the total population with at least one shot based on the current rate of vaccination, but it provides a rough indication of when the virus's spread could begin to stall.”

Though the numbers are encouraging at certain levels, globally there is much concern. Many countries lack the medical and logistic infrastructure to handle the sort of massive distribution required of a pandemic. Rectifying such efforts is vital to prevent mutations. Such progress requires increased global cooperation and support to succeed, both at the domestic and international levels.

Precision Medicine

While development of a vaccine in the short and moderate term is important, the medical field is ever advancing and developing. As a result, new breakthroughs in fighting off diseases occur even, perhaps especially, in times of crisis. Precision medicine is a good example of this. As explained [here](#), precision

medicine is “an emerging approach for disease treatment and prevention that takes into account individual variability in genes, environment, and lifestyle for each person.” This approach will allow doctors and researchers to predict more accurately which treatment and prevention strategies for a particular disease will work



in which groups of people. It is in contrast to a one-size-fits-all approach, in which disease treatment and prevention strategies are developed for the average person, with less consideration for the differences between individuals. Although the term "precision medicine" is relatively new, the concept has been a part of healthcare for many years. For example, a person who needs a blood transfusion is not given blood from a randomly selected donor; instead, the donor's blood type is matched to the recipient to reduce the risk of complications. Although examples can be found in several areas of medicine, the role of precision medicine in day-to-day healthcare is relatively limited. Researchers hope that this approach will expand to many areas of health and healthcare in coming years.”

In the wake of a global pandemic, the potential value of precision medicine is clearer than ever before. Such efforts are more specialized than standard vaccine research, though, and thus it can take time before such efforts provide results.

Financial Fallout for Hospitals

Hospitals have faced financial hardships in the wake of the pandemic. While this might not seem like a serious issue, keeping hospitals financed so they remain open and functioning at peak performance is a vital need during a medical crisis. Such effects were noted [here](#) as having “forced hundreds of hospitals across the nation to furlough, lay off or reduce pay for workers,

and others have had to scale back services or close. U.S. hospitals are estimated to lose more than \$323 billion this year, according to a report from the American Hospital Association. The total includes \$120.5 billion in financial losses the AHA predicts hospitals will see from July to December. Lower



patient volumes, canceled elective procedures and higher expenses tied to the pandemic have created a cash crunch for hospitals. Though Congress has allocated \$175 billion in relief aid for hospitals and other healthcare providers, it isn't enough to cover the lost revenue and higher expenses some are experiencing due to the pandemic. Hospitals are taking a number of steps to offset financial damage. Executives, clinicians and other staff are taking pay cuts, capital projects are being put on hold, and some employees are losing their jobs. More than 260 hospitals and health systems have furloughed workers in recent months and dozens others have implemented layoffs.”

At a time when medical professionals are needed most, hospitals have been forced to cut staff due to lack of regular visits and redirection of funds. This creates an incredibly precarious position for hospitals when it comes to handling influxes of pandemic victims, especially in smaller, more isolated hospitals that tend to be shorter staffed due to lower budgets. Areas hit especially hard by the pandemic, naturally, face the dual issue of an overflow of COVID patients and a lack of funding from regular visitors.



Smart Hospitals

Expanding wireless technology and communication between devices and interfaces has allowed hospitals to take advantage of technologies such as voice assistants. As [this](#) article mentions, “The smart hospital framework involves three essential layers – data, insight and access. Data is being collected even today, although not necessarily from all systems in a hospital, but is not integrated together to derive ‘smart’ insight, which can be done by feeding it in to analytics or machine learning software. This insight must be accessible to the user – a doctor, a nurse, facilities personnel or any other stakeholder, through an interface including a desktop or a smartphone or similar handheld device, to empower them to make critical decisions faster, improving their efficiency.”

While the interconnected and responsive technology may not be quite to the level needed for hospital security and safety, the foundations are certainly there. as the tech is perfected and fine tuned in ways ideally suited for medical fields, more uses and expanded roles for the technology will be utilized. The benefits in data and communication are clearly all ready present, as the first early smart hospitals can attest. As the previously cited article mentions, “There are three areas

that any smart hospital addresses – operations, clinical tasks and patient centricity. Operational efficiency can be achieved by employing building automation systems and smart asset maintenance and management solutions, along with improving internal logistics of mobile assets, pharmaceutical, medical device, supplies and consumables inventory as well as control over people flow (staff, patients and visitors). Not only do these solutions reduce operational costs such as energy requirements, but also reduce the need for capital expenditures on mobile assets for example, by improving utilization rates of existing equipment. Patient flow bottlenecks, when addressed, improve efficiency, allowing more patients to be ‘processed’ through the system, allowing for more revenue opportunities at lower costs.”

Improved clinical results and expanded data means faster diagnoses and saved lives, along with a plethora of other benefits. During a pandemic, such boons to the medical field are obvious.

The Impact of Government

With the government looking to become more involved in healthcare and especially in handling the pandemic, priorities in the medical field arise when it comes to both forces working together for mutual goals. As observed [here](#), “Health spending has grown faster than the U.S. economy for decades and currently represents approximately 18% of gross domestic product.



As with other sectors of the economy, the COVID-19 pandemic has had a significant impact on this growth of the health sector and the labor force that supports it. This paper examines that impact, describing how health care spending, employment, and prices have evolved since the start of the pandemic, using data from the authors’ Health Sector Economic Indicators (HSEI) series. After unprecedented drops in March and April of 2020, both spending and employment have gradually recovered but, by the end of the summer, remained below their pre-COVID levels. Prices, on the other hand, have continued to rise. The paper compares these patterns with those observed in earlier recessions and describes some likely reasons for them.”

Though funding has increased to compensate for lost revenue in hospital fields, the money needs to be properly directed to prove effective. the major areas of concern for combating the pandemic

are vaccine distribution, care for the sick, and keeping hospitals properly staffed so that they can handle the needs of the pandemic as well as standard patient flow. This is of course a staggering proposition at even the city level, much less the state or federal. To handle the needs of the pandemic in cooperation with hospitals and other medical professionals, the government must work closely with related experts and leaders at the federal, state, county, and city level. Though a difficult proposition, it will help save lives.

Customized Health Insurance

Pandemic aside, health insurance has often lagged behind the needs of people in terms of care options, costs, and versatility. Efforts to combat these issues with American healthcare have become an ongoing battle against the health insurance companies and government officials who oppose such change.

technological advances in have all ready provided insurance offerings.



The most obvious sign of telecommunication technologies have

regardless of cost effectiveness or insurance benefits. With wider technological availability and increased possibilities for more widespread insurance, the ability to adjust the needs of insurance to best suit the individual is becoming possible. Other insurance forms all ready offers such a service, and, with increased speed and connectivity due to technological advances, it's very likely health insurance will follow suit.

Despite such efforts, communication and medicine progress for superior health

this is coverage of services. As noted [here](#), new traditionally been adopted

Improved Claims Experience

When the Affordable Care Act allowed for wider health insurance across America, the website was derided as slow and the process inefficient. As time has advanced, so too has the technology, and navigating Healthcare.gov has grown much easier. The will soon prove true for other insurance websites. In order to remain competitive and easy to navigate and use, the process of insurance claims will need to become easier and faster. This is a natural effect of increased telecommunications technology, and, though it will take time for such technology to improve the claims process, it will occur.

Conclusion

The COVID-19 pandemic has drastically altered the medical field and how to communicates, treats, and charges for it's services. Improved telecommunication is the most obvious sign of these changes, and those changes have altered other aspects of the medical field. Insurance has become easier to find the right benefits to suit the individual, and filing claims has grown easier

and will continue to become easier with advances in digitalization. The same is true for medical care overall, as smart hospitals become more advanced and commonplace and better integrated. Though spurred into action by the pandemic, these changes are long due to the medical and insurance fields, and will thus need to continue even after the crisis has passed. Many of the changes were needed before the pandemic, and, though they were slowly integrated, the needs of the current medical emergency have forced them into place in a haphazard manner. With time, the kinks and bugs will be worked out and better progress made in the fields of digitization, virtual assistance, and telecommunication in the medical and insurance fields.

Prepared by: CustomInsured LLC

Contact us at support@custominsured.com with any questions regarding our customized group health solutions.



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