Impact of the COVID-19 Pandemic on Employment and Financial Hardship Among Limited-Resourced Individuals Facing Chronic Illness

Ashley Christenbury¹, Caitlin Biddell², Kathleen Gallagher¹, Lisa Spees², Rebekah Angove¹, Eric Anderson¹, Stephanie Wheeler²

Patient Advocate Foundation¹; University of North Carolina at Chapel Hill²
Research Objective

• To determine the impact of the COVID-19 pandemic on the finances, employment, and unpaid caregiving responsibilities in a national sample of patients facing chronic and life-threatening illness with demonstrated healthcare access and/or affordability challenges.
Study Design

• In July 2021, PAF surveyed a sample of individuals with at least one chronic illness who received financial or navigation services between July 2019 – April 2020.

• We examined associations between
  ➢ caregiving responsibilities and financial hardships
  ➢ ability to work remotely and employment disruption
  ➢ medical care receipt and financial hardship
Figure 1: 73% (311/426) of respondents reported a change in employment due to the COVID-19 pandemic.

- Reduced hours worked: 45%
- Laid off or lost employment: 27%
- Transitioned to work from home: 19%
- Increased hours worked: 9%
- Furloughed: 9%
Figure 2: Disruption experienced by employed patients

73% of EMPLOYED respondents experienced a change in employment due to the COVID-19 pandemic.

90% of respondents experiencing employment disruption reported LOSS OF INCOME.

67% who lost income stated it caused them to STOP or DELAY receiving medical care.
Figure 3: Only 42% of respondents were able to work remotely during the COVID-19 pandemic. Not being able to work remotely was associated with worse employment outcomes.
Financial Hardship & Caregiving (N=1373)

• **43%** of all respondents had trouble covering healthcare and medical costs before and during the pandemic.
  ➢ **7%** had trouble during the pandemic but not before.

• **40%** had trouble covering non-medical costs before and during the pandemic.
  ➢ **15%** had trouble during the pandemic but not before.

• **15%** reported taking on extra unpaid caregiving work due to the pandemic.
Conclusions

• Pandemic-related financial hardship caused by employment disruption and unpaid caregiving responsibilities has interrupted needed medical care. This has the potential to:
  ➢ Exacerbate existing health disparities
  ➢ Negatively impact health outcomes
  ➢ Lead to long-term consequences
Policy Implications

• The policies and programs Congress provided are not permanent and there are elements that are difficult to navigate.

• There is a need for expansions in unemployment insurance, paid leave, broadband access to support telehealth use, and sufficient telehealth support and reimbursement.