The implications of COVID-19 for vulnerable populations
Insights on physical health and behavioral health vulnerability

McKinsey analyzed a representative data sample of 15M+ insured individuals in the United States for this analysis. These data are static and do not describe the implications that COVID-19 will have for these populations. See methodology for additional details.

The COVID-19 pandemic and associated public health measures may have negative consequences for certain populations. There is an interplay between physical health, behavioral health, and socioeconomic risk factors.

<table>
<thead>
<tr>
<th>Vulnerable Population</th>
<th>Physical Health Vulnerability</th>
<th>Behavioral Health Vulnerability</th>
</tr>
</thead>
<tbody>
<tr>
<td>People who may have COVID-19 symptoms</td>
<td>Increased risk of developing severe COVID-19</td>
<td>Increased risk of developing severe COVID-19</td>
</tr>
<tr>
<td>People with Medicare Advantage, Medicaid, or Commercial plans who did not have a medical claim in 2017</td>
<td>Not captured in this analysis</td>
<td>Not captured in this analysis</td>
</tr>
</tbody>
</table>

In the United States, an estimated 1 in 3 people have a chronic condition which increases risk of COVID-19 complications, or is over the age of 65.

1. People aged 65 and over: These individuals are more likely to have underlying health conditions that increase their risk of severe COVID-19.
2. People with one or more chronic conditions: These individuals are at increased risk of severe COVID-19 due to their underlying health conditions.
3. People aged 18-64 with one or more chronic conditions: These individuals are also at increased risk of severe COVID-19.

Enrollment data is not provided in DRG. All members in DRG (Medicare Advantage, Medicaid, and Commercial) were claimants in 2018.

Map of proportion of counties with increased risk of developing severe COVID-19 symptoms, by county.

There are areas with a high proportion of individuals with increased risk of developing severe COVID-19 symptoms and low supply of acute hospital beds for the population.

Example of counties with increased risk and low supply compared to national average.

Behavioral health vulnerability

Individuals with increased risk of developing severe COVID-19 symptoms have higher behavioral health (BH) vulnerability.

- More likely to have a BH condition
- Increased risk of developing severe COVID-19

In addition, counties with a high proportion of individuals with increased risk of developing severe COVID-19 symptoms have lower BH care capacity than counties with a low proportion.

- Lower than national average
- Lower than the state average
- Lower than counties with increased risk

COVID-19 and its associated mitigation measures may further limit in-person BH treatment and services.

- BH care capacity is already strained across many counties, particularly in rural areas.
- In rural areas, BH care capacity is even more strained.

Methodology

- The underlying data is aggregated across publicly and commercially available sources, including administrative claims and mortality data.
- The data was enriched with additional data sources, including national and state-level HHS and CMS data, and coronavirus testing data.
- Clinical data was made available from a representative claims sample of 15M+ individuals in the United States for this analysis.

Epilogue: The implications of COVID-19 for vulnerable populations

COVID-19 has highlighted the importance of addressing the underlying causes of health inequities. Addressing the physical health and behavioral health vulnerabilities of vulnerable populations is crucial to ensuring their health and well-being during the pandemic and beyond.