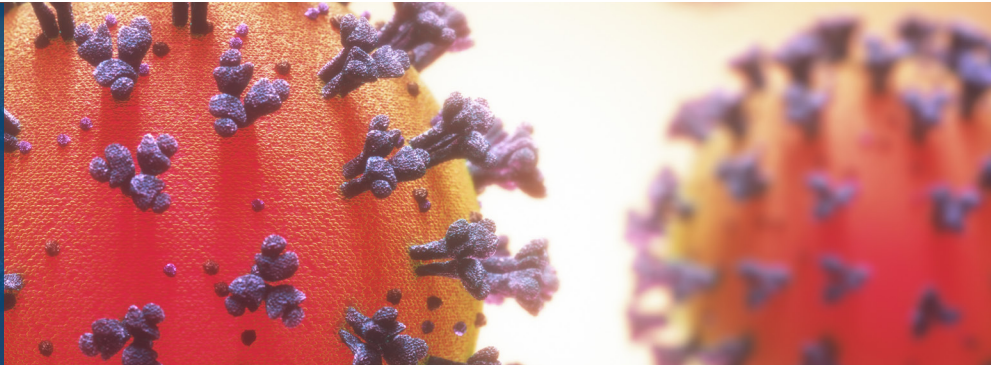




Modeling Your COVID-19 Future



COVID-19 has had an obvious, tremendous impact on people and businesses throughout the world.

While data on the virus will continue to emerge, the true cost impact of the COVID-19 pandemic will not be fully known for some time. Luckily, NFP has developed a cost impact model in order to give you a rough estimate of the cost impact of the pandemic and related medical claims across your workforce.

Taking a Closer Look

Our dynamic COVID-19 Cost Impact Model considers the demographic of each member enrolled in your sponsored medical and prescription plans compared to a baseline established by applying current testing and positive infection rates in your state and county, then projects future infections and tests on our proprietary situation modeling.

Cost estimates include testing, diagnosis and treatment, but do not include the impact of delayed procedures, increase in mental health services, plan cost sharing, new or pending legislation regarding federal funds for COVID-19 testing, or treatment or the indirect impact on telehealth utilization.

Looking at Unique Data for Specific Modeling

Understanding current, future and similar past infection rates and trends precisely where your employee population works is critical to projecting the cost impact of COVID-19. While current data on future infection rates remain fluid, historical data from previous pandemics can serve as a point of reference, while still compensating for the many unique aspects of COVID-19.

The NFP COVID-19 Cost Impact Model hinges on four main components:

- Current infection rates
- Cost of treatment
- Projection of future infection
- Factors of COVID-19-related care occurring in a population

Our modeling projects scenarios representing infections and cost over the next 30, 90 and 180 days. Expected costs for testing and treatment are applied to the current and estimated cases, adjustments are made for comorbidity, treatment costs are adjusted by area factors, and inpatient hospitalization and intensive care probabilities are applied by age groups — all to ensure reliable projections you can feel confident basing choices big and small on.

Continuing to Navigate the Future

There are still many unknowns related to the coronavirus pandemic and the NFP COVID-19 Cost Impact Model will be updated with new data daily so that you're always getting the most relevant information possible for the health of your organization.

Through the short, medium and long term, our projections can help you better prepare for the continuing pandemic and make informed fiscal decisions moving forward.

Helping You Pave a Path Through COVID-19 — And a Whole Lot More.

NFP is a leading insurance broker and consultant that provides employee benefits, specialized property and casualty, retirement, and individual private client solutions through our licensed subsidiaries and affiliates. Our expertise is matched by our commitment to each client's goals and is enhanced by our investments in innovative technologies in the insurance brokerage and consulting space.

This information has been provided as an informational resource for NFP clients and business partners. It is intended to provide general guidance, and is not intended to address specific risk scenarios. Regarding insurance coverage questions, each specific policy must be reviewed in its entirety to determine the extent, if any, of coverage available for the impact of the Coronavirus. If you have questions, please reach out to your NFP contact. This document does not amend, extend, or alter coverage. Insurance services provided by NFP Property & Casualty Services, Inc. (NFP P&C), a subsidiary of NFP Corp. (NFP) and related NFP subsidiary companies. In California, NFP P&C does business as NFP Property & Casualty Insurance Services, Inc. License #0F15715. Neither NFP nor its subsidiaries provide tax or legal advice.