

## SHINING A LIGHT ON LONG COVID: Information for Employers

### INTRODUCTION

“Long Covid” (or “Post-Covid Conditions”) can have a dramatic impact on a person’s daily life, including their work life, and employers who understand this potential impact will be better able to support those employees, enhancing job satisfaction, productivity, and retention.

#### 1. What Is Long Covid?

Some people may experience new, returning, or ongoing symptoms after contracting Covid-19, [sometimes](#) weeks, months, or years [after](#) the initial infection with Covid-19. These are collectively referred to as “Long Covid.” More than [200 symptoms](#) involving multiple body systems and including mental health symptoms have reportedly been associated with Long Covid. Some of the most [commonly](#) reported [symptoms](#) are:

- Tiredness or fatigue severe enough to affect daily life
- Worsening of symptoms after physical or mental effort (“post-exertional malaise”)
- Difficulty thinking or concentrating (sometimes referred to as “brain fog”)
- Respiratory issues including difficulty breathing, shortness of breath, coughing, or chest pain
- Headaches
- Sleep problems
- Digestive issues
- Depression or anxiety

#### 2. How can Long Covid be prevented?

The [best](#) way to [prevent](#) Long Covid is to avoid the severe health consequences that can arise from Covid-19 infection or re-infection. Employers can help; for example, they can [encourage](#) workers to [stay up-to-date](#) with their Covid-19 vaccinations. [Employers](#) can also maintain or improve air quality to meet accepted benchmarking standards and provide masks to those employees who prefer to wear a mask, which may [help](#) to reduce [exposures](#) to Covid-19 (along with other seasonal respiratory infections). Finally, one of the most important things an employer can do is to share with employees the fact that a significant proportion of people with Covid-19 may go on to experience Long Covid symptoms, as discussed below, and taking measures to protect themselves against Covid-19 can help avoid the potentially life-altering impacts of Long Covid.

### 3. How is Long Covid treated?

Long Covid treatment focuses on symptom [management](#). Since symptoms may be wide-ranging and involve various body systems, treatment requires a multi-disciplinary, [personalized](#) approach. Employers should be aware that employees who return to work after developing Long Covid may [still](#) be receiving treatment.

### 4. How many people are affected by Long Covid?

Pinpointing the number of people who may have Long Covid is challenging given the broad range and subjective nature of symptoms that are often dismissed or attributed to other conditions. However, according to the 2022 [National Health Interview Survey](#), 6.9% of adults had experienced Long Covid and 3.4% currently had Long Covid at the time of the survey. The May 2024 cycle of the national [Household Pulse Survey](#) showed that 30.6% of adults who had ever had Covid-19 (18.1% of all adults) [experienced](#) long-term symptoms at some point, and 10.1% (6% of all adults) [reported](#) current symptoms at the time of the survey. This means that somewhere between [9 million](#) and [15.4 million](#) adults may presently be living with symptoms of Long Covid. Similarly, a NYSIF study found that approximately 31% of Covid-19 claimants developed Long Covid symptoms, and 18% of those individuals – 5% of Covid-19 claimants – were reportedly unable to return to work for more than a year.

### 5. How does Long Covid affect daily life?

According to the above-referenced May 2024 [Household Pulse Survey](#), 80.4% of adults who currently have Long Covid report some [limitation](#) on their daily activities, with 25.4% reporting significant limitations. These constraints generally arise from Long Covid manifestations such as the “[brain fog](#)” that can impact an individual’s ability to focus, or the [post-exertional malaise](#) that reportedly causes other symptoms to [worsen](#) for hours to days after physical or mental activity, even if the exertion was mild. NYSIF’s panel on [Long Covid’s Impact on the Workforce](#) offers more information about the day-to-day challenges of Long Covid.

### 6. How has Long Covid affected the labor force and the economy?

NYSIF’s [study](#) found that about 18% of workers with Long Covid did not return to work for more than one year. An Urban Institute [survey](#) conducted in 2022 reported that 10% of adults with Long Covid stopped working and another 5% reduced their work hours due to their symptoms. The overall impact of Long Covid on the U.S. economy has been [estimated](#) at about \$3.7 trillion, encompassing costs associated with reduced quality of life, lost earnings, and higher health care spending.

## 7. Is Long Covid covered by workers' compensation insurance?

If an employee becomes ill due to contracting Covid-19 at work and the claim is established, the employer's [workers' compensation](#) insurance (or the employer, in the case of self-insured employers) pays for the cost of medically necessary health care, as well as some wage replacement if the individual is unable to work. In New York, a worker may not be able to show exactly how or when they were exposed to Covid-19, but their health care provider may provide medical documentation of the diagnosis, as well as the provider's determination that the diagnosis was causally related to the individual's work. Filing a claim is important, even if the worker appears to recover quickly from the initial infection, just in case long-term symptoms arise later. [The New York State Workers' Compensation Board](#) provides information on how to file a claim.

## 8. What accommodations could be provided for workers with Long COVID?

Long Covid may constitute a disability under several statutes, including but not necessarily limited to the federal [Americans with Disabilities Act of 1990](#) and the [New York State Human Rights Law](#), for employees of businesses subject to these laws. Employers may also be eligible to take leave under the [Family and Medical Leave Act](#). While such laws are separate and distinct from the provisions of state workers' compensation laws, and while an individual's right to accommodations (and an employer's responsibility to provide them) are determined on a case-by-case basis, possible [accommodations](#) for employees with activities or activity levels impacted by Long Covid might include:

- Permitting a flexible schedule
- Allowing rest breaks when needed
- Providing an ergonomic workstation

More information is available from the [Employer Assistance and Resource Network on Disability Inclusion \("EARN"\)](#), the [Job Accommodation Network \("JAN"\)](#), the [U.S. Department of Labor](#), and NYSIF's panel on [Long Covid's Impact on the Workforce](#).

## 9. How can employers assist working caregivers affected by Long Covid?

Many working adults are caregivers who provide daily support to one or more children, older adults, or people with disabilities. There are a number of [ways](#) in which employers can provide support to these workers, including those who became caregivers due to Long Covid or whose existing caregiver roles became more challenging with their own Long Covid. These include offering flexible workplace policies, providing information about programs such as [New York State Paid Family Leave](#), and pointing to resources such as the [New York Caregiver Portal](#).

## 10. How else can employers support workers with Long Covid?

Employers can provide additional support for employees with Long Covid while also improving organization-wide recruitment, retention, and job satisfaction by [building](#) an [inclusive](#) work environment. Further, Long Covid is often reportedly associated with mental health symptoms like anxiety and depression, highlighting the importance of a workplace culture that prioritizes mental wellness. Resources are available from [NYSIF](#), the [New York State Office of Mental Health](#), and [EARN](#). Employer participation in an Employee Assistance Program may help.

## ABOUT US

### The New York State Insurance Fund

NYSIF is the largest workers' compensation insurer in New York State and among the ten largest nationwide. NYSIF covers 2 million workers and insures 200,000 employers in New York State. NYSIF's mission is to guarantee the availability of workers' compensation, disability insurance and paid family leave at the lowest possible cost to New York employers while maintaining a solvent fund. Since its inception 110 years ago, NYSIF has fulfilled this mission by competing with other insurance carriers to ensure a fair marketplace while serving as a guaranteed source of coverage for employers who cannot secure coverage elsewhere. NYSIF strives to achieve the best health outcomes for injured workers and be an industry leader in price, quality, and service for New York employers. For more information, visit [nysif.com](https://nysif.com).

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