

VitaMins Health

Long COVID – in it for the long haul?

In 2020 we witnessed many evolving and changing concepts relating to COVID-19, one of which is the long-term suffering of symptoms of the disease known as *post-COVID-19 syndrome, Long COVID or Long Haul COVID*.

What is Long COVID?

Even 12 months after the start of the pandemic, professionals are having difficulty defining and explaining what exactly Long COVID is, and what it could mean for future health for many people. The National Institute for Health and Care Excellence (“NICE”) breaks the [definition](#) of COVID-19 down by duration of symptoms as follows:

- Acute COVID-19; patient shows signs and symptoms of COVID-19 for up to 4 weeks
- Ongoing symptomatic COVID-19; patient is showing signs and symptoms of COVID-19 from 4 to 12 weeks
- Post-COVID-19 syndrome; patient is displaying symptoms which develop during or after an infection consistent with COVID-19, continue for more than 12 weeks, and cannot be explained by an alternative.

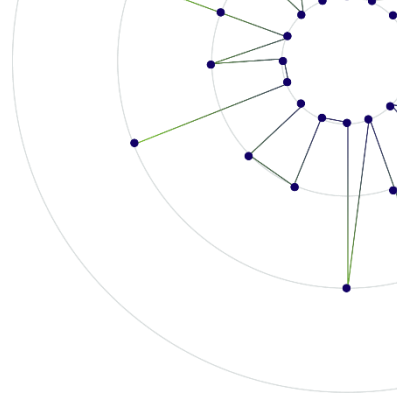
Both the National Health Service ([NHS](#)) in the UK and the National Institute of Health ([NIH](#)) in the US have provided long lists of common symptoms of Long COVID, highlighting the different lingering experiences that many people are having once they have been infected with COVID-19, including fatigue, shortness of breath, problems with memory and concentration (“brain fog”), sleep disorders, fever, gastrointestinal symptoms, anxiety, and depression.

How prevalent is Long COVID?

Two key studies have attempted to answer the questions around prevalence of Long COVID – one by the UK’s Office of National Statistics (ONS) and another by health science company, ZOE.

In January 2021, the ONS [published findings](#) on prevalence of Long COVID symptoms within the UK population. For this study a sample was randomly selected from the UK population and respondents were tested each week during the initial month, with monthly follow ups for up to a year. At each visit, the respondent was swab tested for COVID-19 and people were asked to describe current symptoms. The results of this study demonstrated over 22% of respondents were reporting at least 1 symptom at 5 weeks following COVID-19 infection, and just under 10% at the 12 week mark. The most common symptom was fatigue.

The second [study](#), by the health science company ZOE in collaboration with Kings College London, used an app that allows people to report health symptoms on a daily basis. This study tracked users who had tested positive for COVID-19, it showed 13% of users to have symptoms which lasted at least 4 weeks, and 4.5% having symptoms for 8 weeks.



There are, in addition, some surveys reporting an even higher prevalence of Long COVID – with up to 95% of people showing problems with simple daily tasks 3 months after first symptoms in one [study](#) by the Dutch Lung Foundation, and 76% in a Wuhan [study](#).

Total cases of COVID-19 are not known exactly for various reasons such as scarcity of testing at the start of the pandemic and asymptomatic cases. However, we know that there have been at [least 4 million cases in the UK, 30 million in the US, and 0.9 million in Canada](#). Therefore, Long COVID has the potential to impact a vast amount of the global population.

Longer term health impacts

In the UK, [£18.5 million of funding](#) is being put into research studies to better understand the longer-term impact of COVID-19 on both physical and mental health. Similarly in the US, an investigation is being launched to look at Long COVID, with the NIH being granted [\\$1.15 billion in funding](#) to look at the effects on the population and how many people have been affected.

The Wuhan [study](#) mentioned above consisted of previously hospitalised COVID-19 patients in Wuhan and worryingly showed 76% of patients were still experiencing symptoms six months after initial infection. CT scans also showed inflammation on lungs in many patients – likely caused by viral pneumonia. This evidence of organ impairment is further supported by [information](#) provided by the UK's National Institute for Health Research (NIHR) which describes a study finding 78% of people with abnormalities showing on cardiovascular imaging 10 weeks after hospital discharge

It is hoped that further research will increase knowledge of how and why the virus causes some people to suffer long term effects following a COVID-19 infection and assist in developing effective treatments for patients.

It's too early to say whether Long COVID could ultimately have an impact on the overall health (and therefore life expectancy) of those who've experienced the condition but it certainly seems to be an area of key focus in many countries. There are two potential angles to this. First, the direct potential physical health impact – whether symptoms could last months, or years and also develop into other conditions. Second, there is a potential for a secondary impact due to restrictions on normal activities from the symptoms being experienced. For example, people who are suffering from fatigue may reduce their activity and exercise and develop health conditions as a consequence.

What does this mean for pension plans and insurers?

If Long COVID has an effect on long term improvements in life expectancy, we could see countries that have kept the pandemic more under control, such as Canada, having stronger improvements than ones that have been more severely affected such as the UK and US, leading to a potentially greater divergence in life expectancy projections between nations.

As part of their risk management framework, many pension plan trustees and sponsors are considering the additional longevity risk as a consequence of the pandemic. Long COVID has the potential to increase the volatility of longevity risk for a pension scheme and therefore should be monitored and considered within this framework.

CLUB VITA (UK) LLP

One London Wall | London EC2Y 5EA | T 020 7082 6060 | F 020 7082 6082

www.clubvita.net

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