PUBLIC HEALTH IGNITE!
SOCIAL DETERMINANTS AND HEALTH DISPARITIES
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June 8, 2020
Active participation in the Society of Actuaries is an important aspect of membership. While the positive contributions of professional societies and associations are well-recognized and encouraged, association activities are vulnerable to close antitrust scrutiny. By their very nature, associations bring together industry competitors and other market participants.

The United States antitrust laws aim to protect consumers by preserving the free economy and prohibiting anti-competitive business practices; they promote competition. There are both state and federal antitrust laws, although state antitrust laws closely follow federal law. The Sherman Act, is the primary U.S. antitrust law pertaining to association activities. The Sherman Act prohibits every contract, combination or conspiracy that places an unreasonable restraint on trade. There are, however, some activities that are illegal under all circumstances, such as price fixing, market allocation and collusive bidding.

There is no safe harbor under the antitrust law for professional association activities. Therefore, association meeting participants should refrain from discussing any activity that could potentially be construed as having an anti-competitive effect. Discussions relating to product or service pricing, market allocations, membership restrictions, product standardization or other conditions on trade could arguably be perceived as a restraint on trade and may expose the SOA and its members to antitrust enforcement procedures.

While participating in all SOA in person meetings, webinars, teleconferences or side discussions, you should avoid discussing competitively sensitive information with competitors and follow these guidelines:

- Do not discuss prices for services or products or anything else that might affect prices
- Do not discuss what you or other entities plan to do in a particular geographic or product markets or with particular customers.
- Do not speak on behalf of the SOA or any of its committees unless specifically authorized to do so.
- Do leave a meeting where any anticompetitive pricing or market allocation discussion occurs.
- Do alert SOA staff and/or legal counsel to any concerning discussions
- Do consult with legal counsel before raising any matter or making a statement that may involve competitively sensitive information.

Adherence to these guidelines involves not only avoidance of antitrust violations, but avoidance of behavior which might be so construed. These guidelines only provide an overview of prohibited activities. SOA legal counsel reviews meeting agenda and materials as deemed appropriate and any discussion that departs from the formal agenda should be scrutinized carefully. Antitrust compliance is everyone’s responsibility; however, please seek legal counsel if you have any questions or concerns.
Presentation Disclaimer

Presentations are intended for educational purposes only and do not replace independent professional judgment. Statements of fact and opinions expressed are those of the participants individually and, unless expressly stated to the contrary, are not the opinion or position of the Society of Actuaries, its cosponsors or its committees. The Society of Actuaries does not endorse or approve, and assumes no responsibility for, the content, accuracy or completeness of the information presented. Attendees should note that the sessions are audio-recorded and may be published in various media, including print, audio and video formats without further notice.
No magic needed:
The predictive powers of SDOH data

Jim Dolstad, ASA, MAAA, FCA
Vice President, Payer Actuarial
Optum Advisory Services
The Impact of Loneliness on Longevity

Jim Toole, FSA, CERA, MAAA
Introduction
Introduction

What is “loneliness”? 

[Diagram showing a scale from 'Socially Engaged' to 'Isolated & Alone']
Introduction

How does loneliness differ from depression?

Loneliness  Depression
Introduction

How does loneliness differ from being alone?
Introduction

What are “social networks”?
Introduction

Social networks and retirement planning

Financial Security

Physical Health

Social Capital

Retirement
Who is Impacted?
Who is Impacted?

Older women living alone are being forgotten.
Who is Impacted?

France Heat Wave of August 2003

Eight consecutive days of temperatures more than 40C, or 104F

14,802 heat-related deaths

80% of Deaths > 75 Years Old

Infrastructure & public health not accustomed to heat

FRANCE
Who is Impacted?

Kodokushi
“lonely deaths” among the elderly

Hikikomori
“pulling inward, being confined”
Who is Impacted?

U.K. – Ministry of Loneliness
Who is Impacted?

Elder Orphans
Why Should Actuaries Care?
## Why Should Actuaries Care?

### The Impact

<table>
<thead>
<tr>
<th>Lack of self-care – compounding disease that grows</th>
<th>Inability to react in emergency situations (i.e. slip &amp; fall, heatwave, etc.)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Legal &amp; care issues as the demand for LTC is increasing, but facing supply shortage and increasing costs.</td>
<td>Availability of transportation &amp; mobility services</td>
</tr>
</tbody>
</table>
Why Should Actuaries Care?

Health Insurers Name Social Determinants of Health Critical to Address Among Seniors

Q: Which area of senior care do you feel requires the most immediate attention?

Survey respondents say social isolation and mental health are the areas of senior care that require the most immediate attention from health insurance plans. This response surpassed home care and hospice, diet and nutrition, and mobility responses combined.
Why Should Actuaries Care?

More so than just actuaries – why should anyone care?

It will impact insurance products
Programs & Policy
Programs & Policy

Real life solutions – Hen Power!!
Programs & Policy

Combining Child Daycare and Nursing Homes
Programs & Policy

Intergenerational Housing

Fosters interaction of social programs that engage and support all age groups to improve the lives of children, youth and senior adults.
Summary
THE COVID-19 MAGNIFIER

Highlighting the larger pandemic of racial and income health disparities

Leanne N. Metcalfe, PhD
African Americans struggle with disproportionate COVID death toll

Creating a toxic storm of death and illness, the pandemic is devastating black communities across the United States and revealing the deadly legacy of inequality.
Some Factors Change Things

- Age
- Age & Location
- Age, Location, Depravation
- Age, location, socioeconomic factors

The diagram shows the impact of different factors on a scale from 0 to 5, with Age having the highest impact.
THE COLOUR OF CORONAVIRUS
COVID-19 DEATHS PER 100,000 PEOPLE OF EACH GROUP

- White: 22.7
- Black: 54.6
- Asian: 24.3
- Latino: 24.9
“Twenty some hospitals have closed in New York City alone over the last two decades, most located in low-income communities. Statewide the number of hospital beds per-capita has fallen by 13% since 2010”

Wall Street Journal 03/25/2020
French doctors' proposal to test Covid-19 treatment in Africa slammed as 'colonial mentality'

By Stephanie Busari and Barbara Wojazer, CNN

French doctors are accused of racism and 'treating Africans like human guinea pigs' after saying Covid-19 vaccines should be trialled there

- Dr Jean-Paul Mira and Dr Camille Locht proposed testing vaccines in Africa
- They said Africa has 'no masks, treatments and no ICU' for coronavirus patients
- Former footballer Didier Drogba tweeted that the comments were 'deeply racist'

Racism row as French doctors suggest virus vaccine test in Africa

Two doctors spark criticism for discussing in a TV show the idea of testing a vaccine for the coronavirus in Africa.

by Rebecca Rosman
4 Apr 2020
Chinese Doctors Confirmed African Blood Genetic Composition Resist Coronavirus After Student Cured 14/02/2020

World Health Organization – Coronaviruses (CoV) are a large family of viruses that cause illness ranging from the common cold to more severe diseases such as Middle East Respiratory Syndrome (MERS-CoV) and Severe Acute Respiratory Syndrome (SARS-CoV). A novel coronavirus (nCoV) is a new strain that has not been previously identified in humans.

Senou is a young Cameroonian student in China recently infected with Coronavirus he was released from hospital this morning cured of the virus. Doctors seeking for a cure to treat the dreadful virus were amazed to see Senou still alive and fit even after contracting the virus which has claimed 1,112 lives since it broke out in Wuhan couple of weeks ago.
LOWER INCOME AMERICANS HAVE LOWER TECH ADOPTION.
BAD DATA = BAD EVERYTHING
THANK YOU!

Leanne Metcalfe, PhD
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