

## New Findings Show Risk Education Can Save Lives During Pandemic

**Recent analysis from BellAge provides new insights for policymakers and public health practitioners: Individuals are more likely to act safely themselves and avoid infecting high-risk older adults if they understand three specific risks related to COVID-19.**

BellAge is collaborating with the states of New York, Florida, Michigan, and Washington; the city of Los Angeles; and leading non-profit organizations to help consumers prevent infections, hospitalizations, and deaths from COVID-19. Our solution has been to offer CV19 CheckUp, a free, anonymous, digital learning tool for consumers. It provides individuals with a personalized analysis about their risks of getting and spreading COVID-19, what they can do to reduce those risks, and where to turn for help with their unmet needs.

At the same time, CV19 CheckUp collects data about consumer attitudes, knowledge, behaviors, and circumstances. Its large and growing knowledge base allows BellAge to offer reports and analyses that help policy makers develop and update public education, communications, and intervention strategies.

To date, more than 67,000 individuals have completed the CV19 CheckUp survey. This report is based on different samples derived from more than 34,800 consumers who have used CV19 CheckUp since late October 2020.

### Key Findings

U.S. adults are more likely to adopt safe behaviors and avoid infecting high-risk older adults if they understand three risks related to COVID-19:

- **Lethal Threat Risk:** If people 65 and older get COVID-19, how much more likely are they to die than young adults (18 to 29)?
- **Severity Risk:** If infected with COVID-19, what are the individual's chances of hospitalization or death?
- **Infection and Spreader Risks:** To what extent and how are the behaviors, activities, and close contacts of all of the people in their household affecting their chances of getting or spreading COVID-19?

These findings suggest that more than 60% of all adults will act differently if they know these risks, thus offering policymakers a cost-effective strategy for helping to stem the tide of the pandemic.

*(Continued on page 2.)*

## Lethal Threat Risks

**Key Finding #1: Most adults (77%) dangerously underestimate the lethal threat risk they pose to older adults, and half of them grossly underestimate the risk.**

CV19 CheckUp asks people to estimate how much more likely older adults are to die if they get COVID-19 compared to a young adult (18 to 29).

**Table 1: Estimates of the Relative Risk of Dying if Older Adults Get COVID-19 Compared to Young Adults (ages 18 to 29)**

Age Group	Actual Relative Risk	% Under-estimating Risks	Relative Risk Estimates by 50% of All Respondents	% Correctly estimating Risks	% Over-estimating Risks
65-74	90x	78.1%	2x-10x	15.1%	6.9%
75-84	220x	77.5%	2x-25x	16.8%	5.8%
85+	630x	77.1%	2x-50x	22.9%	0%

Source: Relative risk data from Centers for Disease Control and Prevention; consumer responses from 1,,719 CV19 CheckUp users from 2/12/21 to 2/28/202

**Key Finding #2: After being informed about the lethal threat risks, more than half (64%) of respondents say they would modify their behaviors to keep older friends and loved ones safe.**

**Table 2: Behavior Change After Learning Lethal Threat Risk**

If I had known the facts about the lethal threat risks before the holidays . . .	
I definitely or probably would <i>not</i> have visited with older adults	28.3%
I still would have visited with older adults, but would have taken greater precautions to avoid close contact with them	35.6%
I still would have visited with older adults and not done anything differently	36.1%

Source: Consumer responses to CV19 CheckUp from 02/12/21 to 02/28/21 from people who indicated they had visited with older relatives over the holidays (n = 621)

(Continued on page 3.)

## Severity Risks

### Key Finding #3: Many older adults, especially those 75 and older, dangerously underestimate their personal risks of hospitalization and death from COVID-19.

CV19 CheckUp asks people to estimate their chances of being hospitalized if they were to get COVID-19 and then compares their responses to calculations developed by Mathematica Policy Research.

**Table 3: Accuracy of Severity Risk Estimates By Older Adults**

Age Group	Correctly Estimate	Underestimate	Overestimate
Ages 75+ (n = 1,282)	30%	53%	17%
Ages 65-74 (8,677)	26%	34%	40%

#### Among people 75 and older:

- 66% of men underestimate their severity risk
- 68% of people with diabetes underestimate their risk
- 65% of people with kidney disease underestimate their risk

*Based on responses from 9,959 people 65 and older who took the CV19 CheckUp survey between 10/21/20 and 1/6/21*

## Infection and Spreader Risks

### Key Finding #4: A majority of adults of all ages engage in activities or behaviors that increase their risks of getting or spreading COVID-19.

CV19 CheckUp asks detailed questions about people's living situations, the places they go, the activities they participate in, the number of people they come into close contact with, and the extent to which they are practicing recommended behaviors such as wearing masks, social distancing, and washing their hands regularly.

**Table 4: High Infection and Spreader Risk Scores by Age Group**

Ages of Respondents	High Close Contacts (4 or 5)	High Unsafe Behavior (3-5)	High Risky Places (4 or 5)	No High Risk Scores	At Least One High Risk Score	Multiple High Risk Scores	All Three High Risk Scores
Total	44%	26%	32%	33%	67%	28%	7%
18-29	60%	45%	43%	18%	82%	48%	18%
30-59	52%	29%	33%	27%	73%	32%	8%
60-74	32%	17%	28%	45%	55%	19%	4%
75+	28%	20%	30%	46%	54%	21%	5%

*Based on responses from 34,812 individuals who took the CV19 CheckUp survey between 10/21/20 and 1/6/21. For the methodologies used to calculate individual risk scores go to: <https://bellage.org/wp-content/uploads/2020/09/Understanding-Your-Risks-Related-to-COVID-Methodology.pdf>*



## Commentary: Vaccinations and Risk Education Are the Two Best Strategies to End This Pandemic and Save Lives

By James Firman, Ed.D., former CEO of the National Council on Aging and Co-Founder of BellAge, Inc., and Prabhjot Singh, M.D. Ph.D., Medical and Science Advisor to BellAge.

These findings make a compelling case that public investment in consumer risk education can save tens of thousands of COVID-related hospitalizations and deaths over the next several months.

The time for public education about risks is now, while people are waiting to get vaccinated and “COVID fatigue” is growing among the general population. We should not wait until there is greater vaccine supply to start this work, especially in communities of color and low-income communities that have been significantly impacted.

We must act quickly to ensure that our nation’s 22 million adults aged 75 and older understand their risks and get vaccinated as soon as possible. One half of all adults in this age group underestimate their severity risk and therefore are less likely to follow recommended safety protocols. If younger people understand the lethal threat they pose to older relatives, they are much less likely to expose them to COVID-19. Aging services organizations across the nation are ready to collaborate with state and local health departments to provide needed outreach and assistance.

Risk education may also help to reduce vaccine hesitancy. Beyond understanding that vaccines can reduce a person’s risks of getting a severe case of COVID-19 by up to 95%, we believe health care consumers will be more motivated to get vaccinated when they understand the potentially lethal threat they pose to older relatives and friends. With this new knowledge, they are also more likely to reach out to the older adults they know and make sure they get vaccinated as soon as possible.

Risk education is a highly scalable and cost-effective approach. Of the 500,000 Americans who have died so far from COVID-19, 400,000 were 65 or older and 300,000 were 75 or older. BellAge experts estimate that an effective risk education campaign could save at least 20,000 lives and prevent at least 100,000 hospitalizations over the next six months. If we act now, a public investment of \$3 million could produce at least \$3 billion in direct savings to Medicare and Medicaid, a direct return-on-investment of at least 1,000 to 1.

Tens of thousands are dying unnecessarily every month. If we give people relevant information about their COVID-19 related risks, many more of them will make safe choices to protect themselves and their loved ones. Now is the time to launch a nationwide risk education campaign.

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### About BellAge, Inc. and BellAge Labs

Both organizations share the same mission: to help millions of older adults age well through decision support related to healthy behaviors and pivotal moments of choice.

**BellAge Inc.** is a public benefit company that develops and provides expert systems to government and private organizations so they can better serve their citizens and customers.

**BellAge Labs** is a tax-exempt organization working to ensure everyone benefits from innovative solutions that can help them age well.

For more information go to [bellage.org](https://bellage.org)