

# FEAR & UNCERTAINTY DURING COVID-19

As a society, we are enduring unprecedented times. The effects of the coronavirus pandemic are numerous, and it can be hard to fathom the countless ramifications it is having on people's lives. In addition to the virus's clear dangers to physical health, it is crucial to recognize the threats to behavioral health. During this time of crisis, many issues like anxiety, depression, and substance use may present or worsen. Individuals and organizations alike must strive to maintain strong mental and emotional well-being in their communities.

The following information highlights points of fear induced by COVID-19 that are common causes of behavioral health issues.

## **Fear of Infection & Death**

Many people are overwhelmed by fear of the virus itself and the possibility of death. This worry can focus on both personal health as well as the health of family and loved ones. Although it is normal and common for us to worry, especially about our health/safety and that of our families, a disease of this magnitude and its broad effect may cause clinical anxiety and depression. It is important to try and rationalize fear and anxiety to maintain positive mental health amid the virus. Some tips related to managing fear are as follows:

- Take proper precautions when interacting with others (social distancing, wearing masks/gloves, washing hands, avoid touching face, etc.). You can relieve some anxiety by knowing that you are acting in accordance with guidelines.
- Reduce the amount of time spent watching the news. While being up to date is important, exposure to continuous news related to COVID-19 can cause added and unnecessary stress. Look to trusted health care sources for information such as the Centers for Disease Control (CDC) and the World Health Organization (WHO) as well as state and local governments. Also, follow another light-hearted and positive news source like John Krasinski's "Some Good News."
- Focus on what you can control. You cannot control that a pandemic has swept the world, or that some people are not abiding by protocols and guidelines. You can control your own actions and prioritize each individual task as it arises. Consider creating a list of everything that you can control to post on your refrigerator. Take peace in knowing that you are doing what you can.
- Practice breathing exercises-- this is a common approach used to help relieve anxiety.
- Check out the Brown & Brown Resources Portal for a full listing of relief strategies.

## **Fear of Isolation**

Across the country, cities and states are imposing lockdowns, curfews, remote working, and social isolation. While this is necessary for reducing the spread of Coronavirus, loneliness is already a significant detriment to good mental health. According to Cigna's 2020 Loneliness Index, 60% of American adults identify themselves as

lonely<sup>1</sup>. We expect this to worsen, given the current environment of unprecedented social isolation. Here are a few ways to combat feelings of isolation:

- Schedule times to meet with friends and family virtually. Although not ideal, we must continue to connect with those close to us. Whether it be group dinners, online board games, or movie nights, take time to relax with others through WhatsApp, Facetime, Skype, Zoom, etc.
- Pursue a new hobby. There are many online groups where people can exercise, learn a language or skill, share artwork, or even just talk about topics that interest them. Try finding a new interest and get involved with the community. Facebook Groups are a great way to get involved.
- Reach out to check in on others. We never know who will be most affected by isolation. It can be cathartic for both you and the other person to share their thoughts and feelings during these times.

## **Fear of Recession & Job Loss**

As a result of COVID-19, many are worried about the economy at both the macro and micro levels. Unemployment rates are soaring as millions have lost jobs. Although the CARES Act has attempted to regain economic stability, many are still struggling to secure employment, payments, and loans. Financial insecurity is one of the top drivers of mental health issues, and this pandemic only heightens those fears. There is also the mounting concern that even once the virus is controlled, the country will enter a prolonged recession. According to a recent Harris Poll, 76% of Americans fear this extended economic downturn. There are resources to address financial fear and anxiety:

- Most EAP programs will have financial wellness resources available to all employees (including those furloughed). In addition to resources, you may be able to speak with a financial advisor.
- Many free budgeting/saving apps that can help during more stringent times are also available. Having a plan can help reduce stress involving money.

## **Fear of the Unknown**

Fear of the unknown may be the “fundamental fear” underlying anxiety because we cannot plan accordingly and control the situation. This is the overarching theme of Coronavirus, as information changes hourly. The unknown causes people to feel uneasy and potentially act irrationally, like in cases where we have seen people hoard food and toilet paper. As noted previously, the constant flow of information through the usual news sources and social media can be overwhelming, and the lack of clarity about “what will happen to us” is the great unknown that accelerates fear. To address this “fundamental fear” along with many of the others discussed, find some useful tips below:

- Take a break. Even if it is only for a few minutes, give yourself permission to take a break. If possible, do something unrelated to work that will provide you with peace of mind, such as listening to music or glancing at photos that give you positive feelings. A change of pace leads to a healthier mind.
- Share your thoughts and feelings with those who are supportive and helpful. Do not try to block recollections of the event - it helps to talk about them. Feel free to set limits with people who have not been helpful in the past.
- Give yourself time to recover. Difficulty with concentration, memory or decision-making is normal but are short-term reactions. Seek professional help if your responses are interfering with relationships or job responsibilities. Focus on concrete, easily achievable tasks.
- Avoid excessive use of alcohol or other drugs, which can act as depressants and impair judgment.
- Get support. Talk to someone to air out your feelings and calm your nerves. Call or text a trusted colleague, family member or friend. If in need of crisis support, call your local behavioral health provider and/or 911.

<sup>1</sup> <https://www.cigna.com/about-us/newsroom/studies-and-reports/combating-loneliness/>

## Other Helpful Resources

<https://www.apa.org/helpcenter/work-stress>

<https://www.apa.org/helpcenter/pandemics>

<https://www.ama-assn.org/delivering-care/public-health/managing-mental-health-during-covid-19>

<https://emergency.cdc.gov/coping/responders.asp>

[https://www.cdc.gov/coronavirus/2019-ncov/daily-life-coping/managing-stress-anxiety.html?CDC\\_AA\\_refVal=https%3A%2F%2Fwww.cdc.gov%2Fcoronavirus%2F2019-ncov%2Fprepare%2Fmanaging-stress-anxiety.html#daily](https://www.cdc.gov/coronavirus/2019-ncov/daily-life-coping/managing-stress-anxiety.html?CDC_AA_refVal=https%3A%2F%2Fwww.cdc.gov%2Fcoronavirus%2F2019-ncov%2Fprepare%2Fmanaging-stress-anxiety.html#daily)

<https://www.endsocialisolation.org/covid19>

*Please be advised that any and all information, comments, analysis, and/or recommendations set forth above relative to the possible impact of COVID-19 on potential insurance coverage or other policy implications are intended solely for informational purposes and should not be relied upon as legal or medical advice. As an insurance broker, we have no authority to make coverage decisions as that ability rests solely with the issuing carrier. Therefore, all claims should be submitted to the carrier for evaluation. The positions expressed herein are opinions only and are not to be construed as any form of guarantee or warranty. Finally, given the extremely dynamic and rapidly evolving COVID-19 situation, comments above do not take into account any applicable pending or future legislation introduced with the intent to override, alter or amend current policy language.*