Coronavirus: How to advise commercial insurance clients

Employers can take these steps to address potential or actual COVID-19 occurrences in workplace.

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Employers are rightfully concerned about employee health, safety and welfare in light of **the global spread of coronavirus disease (COVID-19)**. It's important for commercial insurance agents, brokers and risk managers to get in front of the current pandemic frenzy by offering insight and guidance to insureds regarding their workplace procedures and best practices.

While the coronavirus health risk to the general public remains low in the United States, employers should plan ahead and establish a response plan in the event of a widespread outbreak.

Employers can take the following steps to address **potential or actual COVID-19 occurrences** in the workplace:

- **Vigilantly monitor virus developments from reputable sources.** Employers should review information provided by the World Health Organization (WHO); the U.S. Centers for Disease Control and Prevention (CDC); the U.S. Department of Health and Human Services; and the U.S. Department of State (State Department) daily for up-to-date and reliable information. Any employer response should be informed by accurate sources in light of the sensationalism surrounding the virus.
- **Inform employees on how to prevent the spread of COVID-19.** Employers should inform and remind employees of everyday precautions that help prevent the spread of COVID-19. Precautions are similar to those applied to avoiding the flu, including:
    - **Advise employees** to wash hands often with soap and hot water for at least 20 seconds followed by the application of an alcohol-based hand sanitizer;
    - **Routinely clean** all frequently touched surfaces in the workplace such as workstations, countertops and doorknobs with disinfectant cleaners; and
    - **Anyone who feels sick** should be **encouraged to stay home**.

Employers should facilitate these precautions where appropriate by providing hand sanitizer or disinfectant wipes for employees to clean workstations.

Containing potential contamination

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The most important step in preventing the spread of the virus is to keep sick employees at home. While employers can require employees to use paid time off or sick leave, if an employee is ill and has exhausted his paid or sick leave, employers should be flexible and implement a discretionary leave policy.

Here are some other appropriate workplace actions in light of coronavirus:

- **Provide travel guidelines and protocols.** Employers should establish work travel protocols and revisit them based, in part, on recommendations from WHO, the CDC and State Department. Currently, many employers are either suspending all nonessential business travel or limiting travel to the contiguous United States. Travel to business conferences and large group meetings can be identified as voluntary instead of mandatory, or employers should permit those with medical concerns to not attend such meetings. Employers also should encourage alternatives to in-person meetings (e.g., videoconference). Additionally, employers should ask employees who have traveled to Risk 2 (currently, Japan), Risk 3 (currently, Italy, South Korea) or Risk 4 (currently, China, Iran) areas of the world, or resides with a person who has traveled such areas, to telework for 14 days, as that is the projected incubation period for COVID-19.
- **Provide training to employees regarding appropriate workplace protocols.** Employers should remind employees of all company safety protocols and train employees on additional safety measures established to reduce the likelihood of COVID-19 exposure. Employee training should include information on how to isolate individuals with suspected or confirmed cases of COVID-19 and how to report possible cases. Training and training materials should be communicated to employees in a language that employees can understand. If employees generally receive job instructions in a language other than English, training materials related to COVID-19 also should be communicated in a foreign language. Employers also should consider employees' vocabulary and literacy levels when providing training.
- **Create employer protocols in response to *suspected* cases of COVID-19 in the workplace.** Employers should require any employee who becomes ill at work with respiratory illness symptoms (e.g., fever, cough and shortness of breath) to notify a supervisor. If an employee is suffering from these symptoms at work, supervisors should separate the sick employee from other employees or send the sick employee home immediately. Employees who are suffering from symptoms of respiratory illness should remain at home until they are symptom-free for at least 24 hours without the use of symptom-altering medicines (e.g., fever-reducing medications or cough suppressants). Employees exposed to a family member or other close contact with a confirmed case of COVID-19 should observe their symptoms. Employers should require employees who have been exposed to the virus to telework for a period of 14 days after exposure.

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- **Create employer protocols in response to *confirmed* cases of COVID-19 in the workplace.** If an employee becomes infected with the virus while working for the company, the employer should require the employee to report the infection to Human Resources immediately. If an employee is diagnosed with a confirmed case of COVID-19, employers should require a written authorization from the employee's health care provider before allowing the employee to return to work. In the event an employee is diagnosed with COVID-19, employers should inform other employees of their possible exposure while maintaining the sick employee's confidentiality.
- **Adopt an outbreak response plan.** Employers should prepare to implement strategies to protect their workforce from COVID-19 while ensuring that business operations continue in the event of a widespread outbreak of the virus. Well in advance of any crisis, employers should develop and test a response plan. An employer's outbreak response plan should:
  a. Focus on increasing the physical distance between employees and between employees and the public by developing flexible worksite (e.g., telecommuting) and flexible work hour (e.g., staggered shifts) policies;
  b. Identify essential business functions, jobs and roles, and critical elements within a company's supply chain to ensure business continuity; and
  c. Establish a communication plan to inform employees about human resources policies, workplace and leave flexibilities, and pay and benefits.

Instilling calm

While employers should be mindful that occurrences of COVID-19 are increasing in the United States, employers are encouraged to respond to the threat as it exists now to prevent unnecessary fear or panic. Taking the steps outlined above can help prevent the spread of the virus, protect business continuity, and help secure the safety and health of employees.