

OUR NEWS LETTER



PROTECT YOURSELF WHEN GETTING PRESCRIPTIONS

As we all take steps to slow the spread of COVID-19 by staying home and **social distancing**, you may be facing new challenges about how to meet basic household needs, such as getting your medicines.

The CDC recommends limiting in-person visits to the pharmacy to help you **protect yourself from COVID-19 when getting your prescriptions**. Here are some tips:

- Call in prescription orders ahead of time.
- Use drive-thru windows, curbside services, mail-order, or other delivery services.
- Try to make one trip, picking up all medicine at the same time.

During this time, you may also want to contact your Medicare prescription drug plan to see if they've temporarily waived certain requirements to help prevent the spread of COVID-19 — like waiving prescription refill limits or relaxing restrictions on home or mail delivery of prescription drugs.

For more general information about COVID-19 and your Medicare coverage, visit **Medicare.gov**.

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Blue Cross and Blue Shield of Illinois Launches \$1.5M Grant Program to Support Illinoisans Impacted by COVID-19

Latest way state's largest health insurer is giving back

April 15, 2020

CHICAGO – Blue Cross and Blue Shield of Illinois (BCBSIL) has launched a multi-pronged community response effort to help first responders, nonprofit organizations and residents across Illinois impacted by the COVID-19 pandemic, including a new rapid response funding program.

“This crisis is bigger than just a public health emergency, and it is reaching into the homes and lives of countless people in Illinois, even those fortunate enough to remain healthy,” said Steve Hamman, president of Blue Cross and Blue Shield of Illinois. “We’re continuing to ensure our members are informed about COVID-19 and have access to the care and coverage they need while also broadening our efforts to help make a difference in the lives of others, including those fighting on the front lines to keep our local communities safe.”

BCBSIL today opened a \$1.5M funding program to support community-based organizations with missions focused on access to health care, hunger and shelter. The BCBSIL COVID-19 Community Collaboration Fund will release \$20,000 grants to organizations around the state. The program is designed to distribute the funds quickly to respond to the current health crisis.

- **April 15, 2020** – Application opens
- **April 24, 2020** – Application closes
- **Week of May 4, 2020** – Applicants notified of funding decisions

BCBSIL is also supporting nonprofit organizations that serve our most vulnerable neighbors through a \$1 million donation to Governor J.B. Pritzker’s Illinois COVID-19 Response Fund [external link](#) and \$500,000 to the Chicago Community COVID-19 Response Fund [external link](#).

“The response to the COVID-19 health crisis has demonstrated the strength of our community as individuals and organizations across the Chicago region have come together for our neighbors in this time of need,” said Sean Garrett, president and CEO of United Way of Metro Chicago. “We’re thankful to work with key partners like Blue Cross and Blue Shield of Illinois, the Chicago Community Trust, and the City of Chicago who are committed to getting Chicagoans access to the resources they need most daily.”

In direct support of health care workers, Blue Cross and Blue Shield of Illinois on April 8 purchased and donated 150,000 KN95 masks, to meet the urgent need for personal protective equipment (PPE). The masks were donated to the [Illinois Emergency Management Agency external link](#) (IEMA) for distribution to providers most in need. To make the donation happen, BCBSIL collaborated across multiple industries - [Optimal Design external link](#) sourced the masks and [Teamsters Joint Council 25 external link](#) handled transportation. The donation was coordinated with the state’s Essential Equipment Task Force.

“Illinois companies are rising to the challenge and helping our state address this global pandemic. This fantastic partnership between Blue Cross and Blue Shield of Illinois, Optimal Design Company, and

Teamsters Local #25 is providing life-saving medical equipment for our doctors, nurses, and first responders across Illinois,” said Mark Denzler, president & CEO of the Illinois Manufacturers’ Association and co-chair of the Governor’s Essential Equipment Task Force. “This amazing donation shows that the American spirit is alive and well. It’s heartening to see Illinoisans standing up to help address this challenge.”

Other ways BCBSIL is helping to make a difference:

- April 6-April 12, we lit our Chicago headquarters building at 300 E. Randolph with the message #ALL IN ILLINOISexternal link in support of Governor Pritzker’s statewide effort to reinforce the message: stay at home and stay safe. The building lighting is an important way for us to help spread awareness of how we can all help fight against the COVID-19 pandemic.
- Since March 9, one of the vehicles in the BCBSIL Care Van® program has been provided to the Chicago Department of Public Health (CDPH) for use at a mobile testing site.
- Our “Blue Corps” employee volunteer force is now taking advantage of virtual volunteering to continue doing good while staying safe. Last year, our employees spent nearly 89,000 hours of time in service to others.

Learn more on our dedicated COVID-19 website about how we are responding to the pandemic for our members, including expanding access in areas such as testing, treatment, pharmacy and telehealth related to COVID-19.

Could insurers' auto discounts be backfiring?

by Lyle Adriano 23 Apr 2020

The various auto insurance premium discounts being offered by insurers amid the coronavirus pandemic are not enough to instill customer loyalty – instead having the opposite effect and prompting customers shop around for alternatives, a new study from J.D. Power has found.

The report evaluated the reactions of auto insurance customers to the \$10 billion in discounts introduced by insurers over the past week. These discounts were made in response to the drop in driving activity and auto claims caused by COVID-19.

J.D. Power found that not a lot of customers are even aware that the discounts exist. Of the customer respondents to the study's survey, only 37% said they were aware of the discounts as of April 14. But even among those who know that the discounts are being offered, 50% were more likely to shop for new insurance, switch and/or cancel their policies.

Of the respondents who said they were aware of the discounts, 57% said that the premium relief being offered was not enough. These customers want even more relief, and have turned to other methods to further drive down their insurance costs, such as reducing coverage (30%), shopping for another carrier (27%) and increasing deductibles (26%).

J.D. Power additionally noted that the number of customers who said they will cancel their policy has grown four times in the past four weeks, from 2% to 8%.

The study suggested that once customers become aware of the premium relief being offered by their auto insurer, they are nearly 1.8x more likely to shop around for coverage. J.D. Power said that one of the best ways to prevent customers from shopping around for different coverage is to reach out to them individually - but found that only 36% of customers had been contacted. Not reaching out could result in an almost 50% increased likelihood of switching.

Among those who have not been contacted by their carrier, but wanted to be, 45% of auto insurance customers said they plan to take action to reduce the cost of their own insurance.

Customer satisfaction over the premium relief measures has also taken a dive, the study said. The number of customers who say they are “very satisfied” with the way their insurer responded to the pandemic has declined 27% over the last four weeks.

The significant reduction in miles driven could be the new norm, J.D. Power suggested. Seventy per cent (70%) of auto insurance customers across the US say they are driving fewer miles than normal, and 57% believe their average miles driven will remain lower even after the stay-at-home restrictions are lifted.

Despite the grim outlook, interest in usage-based, telematics-powered auto insurance is on the rise. According to the study, 40% of auto insurance customers last week say they are more willing to consider usage-based insurance – nearly three times higher than it was three weeks ago. J.D. Power also found that the number of people who have signed up for usage-based auto insurance programs has surged.

COVID-19 symptoms

According to the CDC, people with COVID-19 can have a **wide range of symptoms** — ranging from mild symptoms to severe illness. **Symptoms may appear 2-14 days after exposure to the virus.**

People with these symptoms may have COVID-19:

- Cough
- Muscle pain
- Shortness of breath or difficulty breathing
- Sore throat
- Fever
- New loss of taste or smell
- Chills

This list is not all inclusive. Other less common symptoms have been reported, including nausea, vomiting, or diarrhea.

If you think you or a loved one has COVID-19 symptoms, call your healthcare provider about your symptoms and getting tested.

Important: Get medical attention immediately if you develop emergency warning signs for COVID-19 — like trouble breathing, persistent pain or pressure in your chest, or bluish lips or face.

Mental health support is available for you

If you're feeling anxious or depressed during these stressful and uncertain times, make sure you call your doctor or a healthcare professional. **Medicare covers a number of services to support you, including outpatient mental health services** like a depression screening, individual and group psychotherapy, and family counseling.

Counseling services via telehealth may be available to you. Be sure to check, as some healthcare providers and plans are reducing or waiving the amount you pay for telehealth visits during the COVID-19 pandemic.

Always take care of your mental health, and call your healthcare provider if stress gets in the way of your daily activities for several days in a row.

Visit **Medicare.gov** or **CDC.gov** for more information.

Risks in grocery stores stacking up amid coronavirus

by Bethan Moorcraft 27 Apr 2020

It's time for the dreaded weekly grocery shop. You change into something more presentable for the public (you've donned the same sports leisure wear all week while working from home), and you might even reach for a pair of gloves and a protective face mask. You walk to the nearest grocery store to find a line-up so long that it's snaking around the block. Shoppers are stood on tape markings six feet apart from each other, and a security guard armed with hand sanitizer is letting groups in 10 at a time. Welcome to grocery shopping amid a global coronavirus pandemic.

Grocery stores, especially the large commercial chains, have experienced a huge increase in volume in connection with the coronavirus. While that's a positive outcome for the sector, it also lends itself to an increase in risk. When you have more people coming in and out of the store, more people rushing to minimize potential contamination time, and more employees on site trying to stock shelves, help customers and maintain the facility, there's a much greater exposure for things like slips, trips and falls – a core driver of claims among grocery clients.

As grocery stores ask employees to work overtime to help with increased demand, their workers' compensation exposure also increases. Kevin Sandelin, director of risk management services at Argo Group, commented: "When you have employees working more hours, obviously it might be good for them from a compensation standpoint – and there are some grocery stores going above and beyond to compensate their employees for overtime – but we also know very clearly that from a workers' compensation standpoint, the risk goes up. That's something employers need to consider at this time."

Aside from slips, trips and falls, and the workers' compensation exposures, grocery stores also have to consider the coronavirus itself. There are lots of things they can and should do to reduce potential exposure to the virus to employees and customers – first and foremost, keeping sanitation levels high and maintaining (if not heightening) existing risk mitigation best practices.

"Grocery stores must maintain their existing standards," Sandelin told Insurance Business. "Hopefully, they've already got some sort of premises inspection program in place, where they're sweeping the facility on a regular basis to ensure there are no slip, trip and fall hazards. Don't fall off of that. In fact, now is the time to increase that. Maybe they need to train a couple more folks on how to check the premises and so on. Now is the time to do

that because it's the right thing to do for their customers, their employees and their businesses. Customers and employees expect to be able to shop or work in a safe environment, so it's important to be diligent about premises inspections.

“On top of that, there are additional things grocery clients can do to protect customers and employees, like encouraging the use of hand sanitizer and introducing cashier shields. These are plexiglass screens that they can connect to the back of the cash registers to provide a barrier between cashiers and customers. Grocery stores right now are some of the busiest places in the country, so it's good for those employees to have that extra physical separation to reduce the chance of somebody coughing or sneezing or breathing on them. Another thing stores are doing right now is putting tape markings on the floor six feet apart at registers and at service counters. These measures are not necessarily traditional hazard reduction, and they may not reduce exposure from an insurance standpoint, but they give everybody peace of mind and help everybody stay safe while they're in the facility.”

One final thing for grocery stores to focus on is communication. During times like these, when everyone is preoccupied with the coronavirus pandemic, it's hard for loss control professionals to bang the drum and ask busy employees to be extra vigilant. Sandelin commented: “They really need to re-emphasize: ‘We're here for you. We support you. We're going to give you all the tools you need to work safely. But you've got to maintain best practices. If you're stocking shelves, practise safe lifting. If you're on the meat counter, practice



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