

OUR NEWS LETTER



Older Adults

Older adults, 65 years and older, are at higher risk for severe illness. COVID-19 is a new disease and we are learning more about it every day.

What you can do

- **Stay home.**
- **Wash your hands** often.
- **Avoid close contact** (6 feet, which is about two arm lengths) with people who are sick.
- **Clean and disinfect** frequently touched surfaces.
- **Avoid all cruise travel** and non-essential air travel.
- **Call your healthcare professional if you have concerns** about COVID-19 and your underlying condition or if you are sick.

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Beware of COVID-19 Medicare Scams and What Members Should Do

April 1, 2020

According to the Federal Communications Commission (FCC), criminals are using COVID-19 as an opportunity to steal identities and commit Medicare fraud.

Why it matters: In some cases, scammers might tell Medicare beneficiaries that they'll send them a COVID-19 test, masks or other items in exchange for their Medicare number or personal information. Members should be wary of unsolicited requests for their Medicare number or other personal information.

Medicare members should:

- Guard their Medicare card like a credit or debit card, and report immediately if it is lost or stolen.
- Check their Medicare claims summary forms carefully for errors.
- Only share their Medicare number with participating Medicare pharmacists, primary and specialty care doctors or people they trust to work with Medicare on their behalf.
- Report fraud immediately by calling 1-800-543-0867 • TTY 711 • 24 hours a day, 7 days a week.

Safety tip: Medicare will never call to ask for or check a Medicare number.

Share these guidelines with members who receive a call, email, text or mail:

- Does it come from someone they know and trust?
 - Does the offer seem “too good to be true?”
 - Does it make them feel fearful or threatened?
 - Is there urgency in the message to “act now before it’s too late?”
 - Is payment requested with the promise to get something in return?
 - Is personal information requested such as Medicare, Social Security or credit card number?
 - **If there is any doubt about the communication, delete the email or text, hang up on the caller or destroy the mailer.**
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Seven tips to protect your organizations' communications amid the pandemic

by Gabriel Olano 26 Mar 2020

The COVID-19 pandemic has exceeded expectations with regards to its spread and severity, leading the World Health Organization to declare it a global health emergency. As businesses and other sectors experience massive disruption, organizations must consider the risks posed by a breakdown in communications, which could cause further confusion or spark panic among employees, customers, and other stakeholders.

W7Worldwide, a communications consultancy based in Jeddah, Saudi Arabia, released a report containing a list of seven important steps organizations must consider during these times of crisis.

"These challenging times are taking their toll on the society on several fronts including the health and the business front," said Abdulrahman Inayat (pictured), director and co-founder of W7Worldwide, told *Corporate Risk and Insurance*. "There are numerous reports about businesses closing down, people losing their jobs, and quarantines. These businesses facing a crisis must do all they can to protect their reputation.

"There is a glaring need to develop solid corporate communications to protect the corporate reputation and weather the crisis before it is too late – which is why we developed a seven-step guide to navigating through communications crises during the COVID-19 outbreak."

1. Establish a guiding task force of decision makers

According to W7Worldwide, the team should be ideally led by the CEO and include leaders from the communications, HR, IT, legal, and risk teams. Rapid decision making is critical as each day brings new information to light that may impact an organisation's business practices and operations. Formulate a crisis management plan and assign responsibilities, so every member of the COVID-19 response team knows who is doing what. The communications team will be responsible for developing and delivering the organisation's messages internally and externally.

2. Create an internal communications plan

The organization should pre-empt and provide answers to questions its employees will have. These will relate to changes in working conditions, travel restrictions, job security, health, safety, welfare, and business continuity. Define a two-way process for

reaching employees through emails, intranet, company meetings, FAQs, or a website situation room.

3. Create an external communications plan

This needs to reach external stakeholders, customers, the media, shareholders, suppliers and the local community. Use all communications channels available in order to engage, including social media, press conferences, shareholder meetings, website, web conferences, and email. Messages must be tailored to the audiences to maintain trust and avoid the spread of misinformation.

4. Prepare for a media crisis

If the organization is named in the news by being directly linked to the spread of the virus, it should have a dedicated company spokesperson in place who can address any concerns and provide reassurance to the media. Have a targeted media list ready to reach out to with company information.

5. Create a central information hub

This will serve as the organization's reliable source of truth where the workforce and stakeholders can find all the information they need. Always support the efforts of respective governments and the World Health Organization (WHO), referencing only their guidance, healthcare advice, and rules. Employees need to know they are protected and understand the reasons for any safety precautions and internal actions the company is taking.

6. Be realistic and ready

Organizations should be prepared to address the risks they may face as the world prepares for an increase in COVID-19 cases. The crisis management plan needs to address questions such as how the organization will continue to deliver if the crisis escalates, how it will handle employee illness, whether the supply chain be disrupted, and how will the business be affected by local government directives and policies.

7. Demonstrate corporate social responsibility

Once the organization has secured its employees and facilities, they must consider how they can support local or global COVID-19 response efforts with services, equipment or expertise and seek out opportunities to be part of the solution to the crisis.

The report also shared several best practices adopted by major companies during the COVID-19 crisis. It said that Apple committed donations of at least US\$15 million to the

global COVID-19 response – both to help treat those who are sick and to help lessen the economic and community impacts of the pandemic. The company also announced that it will be matching employee donations two-to-one to support COVID-19 response efforts locally, nationally and internationally.

Emirates Airlines and other airlines have been hit hard by the outbreak, with canceled flights affecting their passengers and operating crew. Emirates, the report said, adopted a proactive approach that puts people at the center of its strategy. The company activated a crisis management center and has made regular corporate announcements of the operational steps taken to provide customers and employees with peace of mind. These include waiver policies on tickets, special flights for stranded travelers, enhanced disinfection on all aircraft, and thermal screening on US-bound flights.

Meanwhile, the report cited Silicon Valley firm Avaya Technologies as one of the forerunners in corporate social responsibility. Since January, the company's teams and partners in China have been on the frontline in Wuhan, where they have donated audio and video equipment to help medical personnel perform remote consultations and video diagnostics. The company also decided to provide its Avaya Spaces collaboration software for free, to all educational institutions, including colleges and universities, along with non-profit organizations worldwide. The company also established a customer crisis team to work with public- and private-sector customers in the Middle East and has been working to enable work-from-home readiness. These efforts seek to ensure that vital citizen and business support services remain unaffected during the effort to contain the spread of COVID-19.

Top tips for employers that offer self-funded health benefit programs

by Bethan Moorcraft 06 Apr 2020

Health reform in the United States has led to a significant increase in the number of employers that offer self-funded health benefit programs. As self-insured plans are generally free from state-governed insurance requirements, employers are able to provide more flexible and tailored coverage, which could result in cost savings. However, self-funding also comes with an increase in financial risk for employers. Those who go down this route should purchase employer stop loss insurance to hedge against a single catastrophic claim or an aggregate loss above and beyond the expected cost of their plan demographic.

The impetus for many employers opting to self-fund their health benefit programs was the introduction of the Affordable Care Act (ACA), which came into effect on January 01, 2014. When the ACA first came out, there was some uncertainty about what it would do to the fully insured group benefits market, which is the alternative to self-funding. A lot of people were infused into the fully insured market and premiums increased quite dramatically. As such, many employers decided it was a better financial play to manage and fund their plans internally, to avoid the overhead costs of fully insured plans and the cost of pooling with others who are potentially higher risk.

Employers who self-insure are responsible for all medical costs. For example, one virus that knocks out 30% of the workforce for 10 days, or two employees battling cancer and requiring novel \$1 million drugs at the same time could result in medical costs that quickly surpass any financial backups or dedicated medical funds that the employer has set aside. This is where stop loss insurance – either on a specific loss or an aggregate loss basis – could come into play as a strong risk management tool.

“Risk managers need to make sure they have a really strong advocate for them in terms of how they’re constructing their self-insured plan design, and they need to work with a solid plan administrator,” said Theresa Galizia, chief underwriting officer, Ironshore Medical Stop Loss. “There are two core routes that plan sponsors can go down. They can work with a large ASO (Administrative Services Only) partner - that may or may not bundle the stop loss into the larger administrative offering - and those organizations are great, but they do have a tendency to pay claims very quickly, and not share much of their data.

“The alternative is the third-party administrator (TPA) market. TPAs will also administer the self-funded plan on behalf of the employer, but oftentimes they’re keener to work closer with the medical stop loss insurance carrier, viewing that carrier more as a partner and not just as a financial backstop. At Ironshore, when we have a good relationship with a TPA, they might pre-warn us that they’re about to pay a large claim for an employer so that we can look at opportunities to possibly negotiate a better

discount or provide some form of cost containment services. We like the relationships that are more like partnerships, where we're helping employers manage their financial risks."

Self-funded employers need to consider the pros and cons of opting for a large ASO arrangement versus using the services of a more regional or local TPA. They should also ensure they're working with a third-party that can give them access to a good healthcare network, Galizia stressed. That's one of the core benefits of working with a large national ASO provider; they often have vast networks and good discounts.

Ironshore provides its self-funded employers access to an industry leading cross containment and risk management program called ProAct Care Solutions. Through ProAct, Ironshore provides clients access to a preferential network of healthcare service providers at competitive costs. ProAct also provides access to data and information to help clients make more informed decisions about the best way to manage their claims.

"The ProAct team helps clients gain access to specialized networks for a particular type of tertiary care service, for example transplants," Galizia told Insurance Business. "As a medical stop loss carrier, we contract with the top four or five national transplant networks, we can get preferential pricing in terms of the access fees to go to those networks, and we can help the client essentially shop for the best deal. When I say shop, we're not just looking at the financials of what it costs for the transplant, but we're also looking at outcome data. If there are three facilities that might be possibilities for your patient's transplant, we can give guidance to our clients on what it's going to cost and the service outcome data at each facility so that they can make the most informed decision on the best action to take.

"If a client has a claimant that needs care outside of the designated network, we might have a relationship at that facility where we can call and say: 'This claimant is coming to your facility for services. It's a really high cost service. Can we talk about a better negotiation for a discount?' And we have been successful in doing that. Another thing we offer is claim and bill review audits, especially on the larger claims in the range of \$1 million or more. Any time services cost \$1 million or more, that equates to thousands of lines of medical data to review, and these claims are prone to error. You'd be surprised how often they're not 100% accurate, and so by providing audit services, we're able to produce cost savings for our clients."

When it comes to self-funded health benefit plans, employers really need to find partners – both on the plan administration and the stop loss insurance side – who understand their financial goals and can help them mitigate their financial risk.

UnitedHealth won't seek coronavirus help

by Tom Murphy

UnitedHealth Group is sticking to its profit outlook for the year and says it won't seek any federal assistance to make it through a coronavirus outbreak that has hobbled much of the economy.

The coronavirus could hit UnitedHealth from several angles. The company runs a health insurance business that covers nearly 49 million people, mostly in the United States.

Its Optum segment also runs one of the nation's largest pharmacy benefit management operations as well as a growing number of clinics and urgent care and surgery centres.

UnitedHealth said the coronavirus hit the US market too late in the first quarter to have much of an impact on those results.

The largest US health insurer reported first-quarter net income of \$3.38 billion, or \$3.52 per share. Adjusted per share earnings were \$3.72, easily beating Wall Street projections for \$3.64, according to a survey of industry analysts by Zacks Investment Research. Revenue was \$64.42 billion.

UnitedHealth maintained per-share profit expectations for the year of between \$16.25 and \$16.55, the same forecast it laid out late last year.

Analysts expect, on average, earnings of \$16.21 per share on about \$260.84 billion in revenue, according to FactSet.

Many companies have withdrawn financial forecasts for the year because the pandemic has made most of them worthless. UnitedHealth said Wednesday that it will continue to evaluate the impact of the global pandemic on all of its business throughout the year.

Shares of UnitedHealth Group Inc., based in Minnetonka, Minnesota, are up almost 3% before the opening bell Wednesday.

The stock had climbed 18% in 2019, with the price reaching \$300 for the first time in late December. It hit an all-time high price of \$306.72 in February before shedding more than \$100 in value over the next month as the broader market tanked.

Stress and Coping

Outbreaks can be stressful

The outbreak of coronavirus disease 2019 (COVID-19) may be stressful for people. Fear and anxiety about a disease can be overwhelming and cause strong emotions in adults and children. **Coping with stress will make you, the people you care about, and your community stronger.**

Stress during an infectious disease outbreak can include

- Fear and worry about your own health and the health of your loved ones
- Changes in sleep or eating patterns
- Difficulty sleeping or concentrating
- Worsening of chronic health problems
- Worsening of mental health conditions
- Increased use of [alcohol](#), [tobacco](#), or [other drugs](#)

Everyone reacts differently to stressful situations

How you respond to the outbreak can depend on your background, the things that make you different from other people, and the community you live in.

People who may respond more strongly to the stress of a crisis include

- Older people and people with chronic diseases who are [at higher risk for severe illness](#) from COVID-19
- Children and teens
- People who are helping with the response to COVID-19, like doctors, other health care providers, and first responders
- People who have mental health conditions including problems with substance use

Take care of yourself and your community

Taking care of yourself, your friends, and your family can help you cope with stress. Helping others cope with their stress can also make your community stronger.

Ways to cope with stress

- **Take breaks from watching, reading, or listening to news stories**, including social media. Hearing about the pandemic repeatedly can be upsetting.

- **Take care of your body.**
 - Take deep breaths, stretch, or meditateexternal icon.
 - Try to eat healthy, well-balanced meals.
 - Exercise regularly, get plenty of sleep.
 - Avoid alcohol and drugsexternal icon.
- **Make time to unwind.** Try to do some other activities you enjoy.
- **Connect with others.** Talk with people you trust about your concerns and how you are feeling.

phone icon

Need help? Know someone who does?

If you, or someone you care about, are feeling overwhelmed with emotions like sadness, depression, or anxiety, or feel like you want to harm yourself or others

- Call 911
- Visit the Disaster Distress Helplineexternal icon, call 1-800-985-5990, or text TalkWithUs to 66746
- Visit the National Domestic Violence Hotlineexternal icon or call 1-800-799-7233 and TTY 1-800-787-3224

Know the facts to help reduce stress

Sharing the facts about COVID-19. Understanding the risk to yourself and people you care about can make an outbreak less stressful.

When you share accurate information about COVID-19, you can help make people feel less stressed and make a connection with them.

Call your healthcare provider if stress gets in the way of your daily activities for several days in a row.

People with preexisting mental health conditions should continue with their treatment and be aware of new or worsening symptoms. Additional information can be found at the Substance Abuse and Mental Health Services Administration (SAMHSA) Disaster Preparednessexternal icon page.

For parents

Children and teens react, in part, on what they see from the adults around them. When parents and caregivers deal with the COVID-19 calmly and confidently, they can provide the best

support for their children. Parents can be more reassuring to others around them, especially children, if they are better prepared.

Watch for behavior changes in your child

Not all children and teens respond to stress in the same way. Some common changes to watch for include

- Excessive crying or irritation in younger children
- Returning to behaviors they have outgrown (for example, toileting accidents or bedwetting)
- Excessive worry or sadness
- Unhealthy eating or sleeping habits
- Irritability and “acting out” behaviors in teens
- Poor school performance or avoiding school
- Difficulty with attention and concentration
- Avoidance of activities enjoyed in the past
- Unexplained headaches or body pain
- Use of alcohol, tobacco, or other drugs

Ways to support your child

- **Talk with your child or teen** about the COVID-19 outbreak.
- **Answer questions** and share facts about COVID-19 in a way that your child or teen can understand.
- **Reassure your child or teen** that they are safe. Let them know it is ok if they feel upset. Share with them how you deal with your own stress so that they can learn how to cope from you.
- **Limit your family’s exposure to news coverage** of the event, including social media. Children may misinterpret what they hear and can be frightened about something they do not understand.
- **Try to keep up with regular routines.** If schools are closed, create a schedule for learning activities and relaxing or fun activities.
- **Be a role model.** Take breaks, get plenty of sleep, exercise, and eat well. Connect with your friends and family members.

For people at higher risk for serious illness

People at higher risk for severe illness, such as older adults, and people with underlying health conditions are also at increased risk of stress due to COVID-19. Special considerations include:

- Older adults and people with disabilities are at increased risk for having mental health concerns, such as depression.

- Mental health problems can present as physical complaints (such as headaches or stomachaches) or cognitive problems (such as having trouble concentrating).
- Doctors may be more likely to miss mental health concerns among
 - People with disabilities due to a focus on treating underlying health conditions, compared to people without disabilities.
 - Older adults because depression can be mistaken for a normal part of aging.

Common reactions to COVID-19

- **Concern about protecting oneself** from the virus because they are at higher risk of serious illness.
- **Concern that regular medical care or community services may be disrupted** due to facility closures or reductions in services and public transport closure.
- **Feeling socially isolated**, especially if they live alone or are in a community setting that is not allowing visitors because of the outbreak.
- **Guilt** if loved ones help them with activities of daily living.
- **Increased levels of distress** if they:
 - Have mental health concerns before the outbreak, such as depression.
 - Live in lower-income households or have language barriers
 - Experience stigma because of age, race or ethnicity, disability, or perceived likelihood of spreading COVID-19.

Support your loved ones

Check in with your loved ones often. Virtual communication can help you and your loved ones feel less lonely and isolated. Consider connecting with loved ones by:

- Telephone
- Email
- Mailing letters or cards
- Text messages
- Video chat
- Social media

Help keep your loved ones safe.


- **Know what medications your loved one is taking.** Try to help them have a 4-week supply of prescription and over the counter medications. and see if you can help them have extra on hand.
- **Monitor other medical supplies** (oxygen, incontinence, dialysis, wound care) needed and create a back-up plan.
- **Stock up on non-perishable food** (canned foods, dried beans, pasta) to have on hand in your home to minimize trips to stores.

- If you care for a loved one living in a care facility, monitor the situation, and speak with facility administrators or staff over the phone. Ask about the health of the other residents frequently and know the protocol if there is an outbreak.

Take care of your own emotional health. Caring for a loved one can take an emotional toll, especially during an outbreak like COVID-19. There are ways to support yourself.

Stay home if you are sick. Do not visit family or friends who are at greater risk for severe illness from COVID-19. Use virtual communication to keep in touch to support your loved one and keep them safe.

What health care providers can do

- **Help connect people with family and loved ones** to help lower distress and feelings of social isolation.
- **Let older adults and people with disabilities know it is common for people to feel distressed during a crisis.** Remind them that asking for and accepting help is a sign of strength.
- **Have a procedure and referrals ready** for anyone who shows severe distress or expresses a desire to hurt him- or herself or someone else.
- See SAMHSA Coronavirus (COVID-19) Resources and Information .

What communities can do

Community preparedness planning for COVID-19 should include older adults and people with disabilities, and the organizations that support them in their communities, to ensure their needs are taken into consideration.

- Many of these individuals live in the community, and many depend on services and supports provided in their homes or in the community to maintain their health and independence.
- **Long-term care facilities should be vigilant** to prevent the introduction and spread of COVID-19. See guidance for long-term care facilities and nursing homes.

For people coming out of quarantine

It can be stressful to be separated from others if a healthcare provider thinks you may have been exposed to COVID-19, even if you do not get sick. Everyone feels differently after coming out of quarantine.

Emotional reactions to coming out of quarantine may include

- Mixed emotions, including relief after quarantine

- Fear and worry about your own health and the health of your loved ones
- Stress from the experience of monitoring yourself or being monitored by others for signs and symptoms of COVID-19
- Sadness, anger, or frustration because friends or loved ones have unfounded fears of contracting the disease from contact with you, even though you have been determined not to be contagious
- Guilt about not being able to perform normal work or parenting duties during quarantine
- Other emotional or mental health changes

Children may also feel upset or have other strong emotions if they, or someone they know, has been released from quarantine.


For responders

Responding to COVID-19 can take an emotional toll on you, and you may experience secondary traumatic stress. Secondary traumatic stress is stress reactions and symptoms resulting from exposure to another individual's traumatic experiences, rather than from exposure directly to a traumatic event.

There are things you can do to reduce secondary traumatic stress reactions:

- Acknowledge that secondary traumatic stress can impact anyone helping families after a traumatic event.
- Learn the symptoms including physical (fatigue, illness) and mental (fear, withdrawal, guilt).
- Allow time for you and your family to recover from responding to the pandemic.
- Create a menu of personal self-care activities that you enjoy, such as spending time with friends and family, exercising, or reading a book.
- Take a break from media coverage of COVID-19.
- Ask for help if you feel overwhelmed or concerned that COVID-19 is affecting your ability to care for your family and patients as you did before the outbreak.

Learn more tips for taking care of yourself during emergency response.

Get more information about stress management for first responders from the Disaster Technical Assistance Center  (SAMHSA).

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