

Risk Management Bulletin

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Volume 2 | Issue 15

Coronavirus Disease 2019 *As of March 17, 2020*

Introduction Replacement

This is an update to the previous bulletin that was published on February 25, 2020. As everyone is likely aware, there have been many changes to the situation on the ground with respect to what the WHO, (World Health Organization), has classified a Pandemic; the COVID-19 or Coronavirus. Much of what the CDC, (United States Center for Disease Control and Prevention), has put out will still be relevant, but there are updates with more accurate numbers and more detailed preventative measures that can be taken. The CDC conducts critical scientific analysis and provides health information that protects our nation against expensive and potentially dangerous health threats, and the information they provide is some of the most respected in the world, and that is why the information contained herein is taken from their website.

<https://www.cdc.gov/coronavirus/2019-ncov/cases-updates/summary.html#risk-assessment>

We have culled the most important information, and presented it to you here. There is much more available, including information that would apply to your family and home. We have focused on the business consequences primarily here, and an effort to help you make the best decision possible for your organization and your people.

One other item of note that is extremely important is that you check with your local city or county health department and see what types of local directives have been adopted regarding schools, employers, and even shelter-in-place recommendations.

NOTE: THIS IS AN EMERGING, RAPIDLY EVOLVING SITUATION AND CDC WILL PROVIDE UPDATED INFORMATION AS IT BECOMES AVAILABLE, IN ADDITION TO UPDATED GUIDANCE.



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1. How COVID-19 Spreads

Person-to-person spread

The virus is thought to spread mainly from person-to-person.

- Between people who are in close contact with one another (within about 6 feet).
- Through respiratory droplets produced when an infected person coughs or sneezes.
- These droplets can land in the mouths or noses of people who are nearby or possibly be inhaled into the lungs.

Can someone spread the virus without being sick?

- People are thought to be most contagious when they are most symptomatic (the sickest).
- Some spread might be possible before people show symptoms; there have been reports of this occurring with this new coronavirus, but this is not thought to be the main way the virus spreads.

- Spread from contact with contaminated surfaces or objects
- It may be possible that a person can get COVID-19 by touching a surface or object that has the virus on it and then touching their own mouth, nose, or possibly their eyes, but this is not thought to be the main way the virus spreads.

How easily the virus spreads

- How easily a virus spreads from person-to-person can vary.
- Some viruses are highly contagious (spread easily), like measles, while other viruses do not spread as easily.
- Another factor is whether the spread is sustained, spreading continually without stopping.

The virus that causes COVID-19 seems to be spreading easily and sustainably in the community (“community spread”) in some affected [geographic areas](#).

FOR COVID-19 TO BE A WORKERS' COMPENSATION CLAIM:

The etiology of the exposure must come from the work environment

- Employee is exposed to a confirmed coronavirus carrier at work.
- Employee has traveled overseas to an infected area on business.
- Exposure must arise out of employment and occur within the course of employment (aoe/coe).

Workers' Compensation responds to injury not exposure

- Simply being exposed does not mean the employee is ill.
- After exposure, the employee should self-quarantine and, if illness symptoms ensue, employee should then seek medical treatment and at that point a workers' compensation claim should be filed.

Workers' Compensation is not preventative

- Workers' Compensation will not provide coverage for COVID-19 testing .
- If the employee tests positive for coronavirus after exposure to an infected person in the workplace, workers' compensation will cover all care once confirmed industrial.

2. Situation Summary

This is an emerging, rapidly evolving situation and CDC will provide updated information as it becomes available, in addition to updated guidance.

Background

CDC is responding to an outbreak of respiratory disease caused by a novel (new) coronavirus that was first detected in China and which has now been detected in more than 150 locations internationally, including in the United States. The virus has been named “SARS-CoV-2” and the disease it causes has been named “coronavirus disease 2019” (abbreviated “COVID-19”).

On January 30, 2020, the International Health Regulations Emergency Committee of the World Health Organization (WHO) declared the outbreak a “public health emergency of international” (PHEIC). On January 31, Health and Human Services Secretary Alex M. Azar II declared a public health emergency (PHE) for the United States to aid the nation’s healthcare community in responding to COVID-19. On March 11, WHO publicly characterized COVID-19 as a pandemic. On March 13, the President of the United States declared the COVID-19 outbreak a national emergency.

Source and Spread of the Virus

Coronaviruses are a large family of viruses that are common in people and many different species of animals, including camels, cattle, cats, and bats. Rarely, animal coronaviruses can infect people and then spread between people such as with MERS-CoV, SARS-CoV, and now with this new virus (named SARS-CoV-2).

The SARS-CoV-2 virus is a betacoronavirus, like MERS-CoV and SARS-CoV. All three of these viruses have their origins in bats. The sequences from U.S. patients are similar to the one that China initially posted, suggesting a likely single, recent emergence of this virus from an animal reservoir.

Early on, many of the patients at the epicenter of the outbreak in Wuhan, Hubei Province, China had some link to a large seafood and live animal market, suggesting animal-to-person spread. Later, a growing number of patients reportedly did not have exposure to animal markets, indicating person-to-person spread. Person-to-person spread was subsequently reported outside Hubei and in countries outside China, including in the United States. Some international destinations now have ongoing community spread with the virus that causes COVID-19, as do some parts of the United States. Community spread means some people have been infected and it is not known how or where they became exposed. Learn what is known about the spread of this newly emerged coronaviruses.

Severity

The complete clinical picture with regard to COVID-19 is not fully known. Reported illnesses have ranged from very mild (including some with no reported symptoms) to severe, including illness resulting in death. While information so far suggests that most COVID-19 illness is mild, a report out of China suggests serious illness occurs in 16% of cases. Older people and people of all ages with severe chronic medical conditions — like heart disease, lung disease and diabetes, for example — seem to be at [higher risk of developing serious COVID-19 illness](#). A [CDC Morbidity & Mortality Weekly Report that looked at severity of disease among COVID-19 cases in the United States](#) by age group found that 80% of deaths were among adults 65 years and older with the highest percentage of severe outcomes occurring in people 85 years and older.

Learn more about the [symptoms associated with COVID-19](#) here.



3. Risk Assessment

Risk depends on characteristics of the virus, including how well it spreads between people; the severity of resulting illness; and the medical or other measures available to control the impact of the virus (for example, vaccines or medications that can treat the illness) and the relative success of these. In the absence of vaccine or treatment medications, nonpharmaceutical interventions become the most important response strategy. These are community interventions that can reduce the impact of disease. The risk from COVID-19 to Americans can be broken down into risk of exposure versus risk of serious illness and death.

Risk of Exposure:

The immediate risk of being exposed to this virus is still low for most Americans, but as the outbreak expands, that risk will increase. Cases of COVID-19 and instances of community spread are being reported in a growing number of states.

- People in places where ongoing community spread of the virus that causes COVID-19 has been reported are at elevated risk of exposure, with the level of risk dependent on the location.
- Healthcare workers caring for patients with COVID-19 are at elevated risk of exposure.
- Close contacts of persons with COVID-19 also are at elevated risk of exposure.
- Travelers returning from affected international locations where community spread is occurring also are at elevated risk of exposure, with level of risk dependent on where they traveled.

Risk of Severe Illness:

Early information out of China, where COVID-19 first started, shows that [some people are at higher risk](#) of getting very sick from this illness. This includes:

- Older adults, with risk increasing by age.
- People who have serious chronic medical conditions like:
 - Heart disease
 - Diabetes
 - Lung disease

4. CDC Recommends

Everyone can do their part to help us respond to this emerging public health threat:

- On March 16, the White House announced a program called "[15 Days to Slow the Spread](#)," pdf which is a nationwide effort to slow the spread of COVID-19 through the implementation of social distancing at all levels of society.
- Older people and people with severe chronic conditions [take special precautions](#) because they are at higher risk of developing serious COVID-19 illness.
- If you are a healthcare provider, use your judgment to determine if a patient has signs and symptoms compatible with COVID-19 and [whether the patient should be tested](#). Factors to consider in addition to clinical symptoms may include:
 - Does the patient have recent travel from an [affected area](#)?
 - Has the patient been in close contact with someone with COVID-19 or with patients with pneumonia of unknown cause?
 - Does the patient reside in an area where there has been community spread of COVID-19?
- If you are a healthcare provider or a public health responder caring for a COVID-19 patient, please take care of yourself and follow recommended [infection control procedures](#).



- If you are a close contact of someone with COVID-19 and develop symptoms of COVID-19, call your healthcare provider and tell them about your symptoms and your exposure. They will decide whether you need to be tested, but keep in mind that there is no treatment for COVID-19 and people who are mildly ill are able to [isolate at home](#).
- If you are a resident in a community where there is ongoing spread of COVID-19 and you develop COVID-19 symptoms, call your healthcare provider and tell them about your symptoms. They will decide whether you need to be tested, but keep in mind that there is no treatment for COVID-19 and people who are mildly ill are able to [isolate at home](#).
- For people who are ill with COVID-19, but are not sick enough to be hospitalized, please follow [CDC guidance on how to reduce the risk of spreading your illness to others](#). People who are mildly ill with COVID-19 are able to [isolate at home](#) during their illness.
- If you have been in China or another affected area or have been exposed to someone sick with COVID-19 in the last 14 days, you will face [some limitations on your movement and activity](#). [Please follow instructions during this time](#). Your cooperation is integral to the ongoing public health response to try to slow spread of this virus.

This is a picture of CDC's laboratory test kit for severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2). CDC tests are provided to U.S. state and local public health laboratories, Department of Defense (DOD) laboratories and select international laboratories.





KNOW THE FACTS ABOUT CORONAVIRUS DISEASE 2019 (COVID-19)

And help stop the spread of rumors.

1

Diseases can make anyone sick regardless of their race or ethnicity.

People of Asian descent, including Chinese Americans, are not more likely to get COVID-19 than any other American. Help stop fear by letting people know that being of Asian descent does not increase the chance of getting or spreading COVID-19.

2

The risk of getting COVID-19 in the U.S. is currently low.

Some people who have traveled to places where many people have gotten sick with COVID-19 may be monitored by health officials to protect their health and the health of other people in the community.

3

Someone who has completed quarantine or has been released from isolation does NOT pose a risk of infection to other people.

4

You can help stop COVID-19 by knowing the signs and symptoms:

Fever, Cough, Shortness of breath

Seek medical advice if you have traveled to China in the past 14 days and feel sick. Call ahead before you go to a doctor's office or emergency room. Tell them about your recent travel and your symptoms.

5

There are simple things you can do to help keep yourself and others healthy.

- Wash your hands often with soap and water for at least 20 seconds, especially after going to the bathroom; before eating; and after blowing your nose, coughing, or sneezing.
- Avoid touching your eyes, nose, and mouth with unwashed hands.
- Stay home when you are sick.
- Cover your cough or sneeze with a tissue, then throw the tissue in the trash.