



## Pandemic Flu and Insurance

A pandemic is a global disease outbreak. The World Health Organization declared a pandemic for the H1N1 flu (swine flu) earlier this summer and the virus continues to spread worldwide. Part of preparing for a flu epidemic is to review your insurance policies. Here are some tips.

### Health insurance

Most health insurance companies cover treatment of the pandemic H1N1 virus and vaccinations. Some companies are even waiving co-payments for members' flu shots. Check with your insurance company and your doctor about your share of vaccination costs. Other questions you may want to ask about your health policy coverage include:

- Do you need prior authorization for hospital admission or other services?
- What is your co-pay for the most common pandemic H1N1 treatments? The two drugs doctors can prescribe to treat the H1N1 flu are Tamiflu and Relenza, which are used for treatment of persons at increased risk for complications or who are hospitalized. These medicines can also be used to prevent infection in persons at increased risk of complications if they have had recent close contact with someone who was sick with influenza. Are there limits on the number of doses covered by your policy – per prescription or per year?
- What is your out-of-network co-pay? For example, if your regular physician can't see you quickly and you go to an out-of-network doctor, how much more will you pay for the visit and any tests?

If you would like help finding vaccinations, call the Public Health hotline at 1-800-978-3040.

### Travel insurance

If you are planning a trip and buy insurance, verify that pandemic flu is covered. A number of companies won't cover you if you want to cancel a trip for fear of contracting the H1N1 flu but will cover you if you actually have the virus. Some companies, however, exclude epidemics and pandemics from coverage. Here's a Web site that offers links to some insurers' positions on this issue:

[www.insuremytrip.com/blog/www.insuremytrip.com/h1n1-swineflu-coverage-tool.html](http://www.insuremytrip.com/blog/www.insuremytrip.com/h1n1-swineflu-coverage-tool.html)

The major types of travel insurance are:

- **Trip Cancellation:** Reimburses you for pre-paid travel expenses if you can't take your trip because you, or a family member, become ill or die.
- **Travel Delay:** reimburses you for pre-paid expenses if you can't travel because of a travel delay such as flight delay or cancellation.
- **Trip Interruption:** Reimburses you for pre-paid expenses if your trip is cut short because you or a family member become ill or die, or because of other misfortune listed in your policy. This might include bad weather, airline strikes, terrorism, bankruptcy, jury duty, or damage to your home from flood or fire.

Policies that allow "cancellation for any reason" offer the most flexibility when canceling or changing plans. This coverage provides a full refund as long as reservations are canceled before the scheduled time of departure.

If you are planning a trip outside the United States, be aware that American health insurance is generally not accepted outside of the U.S. Ask your insurance agent or company about coverage before leaving home.

### Life insurance

If someone who has a life insurance policy dies from the flu, the policy should pay the beneficiary or beneficiaries. Policies approved in Oregon are not allowed to exclude coverage for a pandemic.

### Business Interruption

This is a form of property insurance and the policies typically require a physical loss to the premises. It does not appear that a pandemic would trigger coverage.

### Other

A report by Lloyd's of London raises the issue of liability claims against certain key industries such as hospitals, hotels, travel, food, and universities, for failure to plan adequately and put others at risk in a pandemic. It points out that employers who fail to adequately care for employees, especially those in such high-risk areas as medical facilities, may be targets for legal action. Read the report at: [www.lloyds.com/NR/rdonlyres/08B1357D-AD59-4C48-8064-599AF6F4F340/0/ER\\_Pandemic\\_InsuranceImpacts.pdf](http://www.lloyds.com/NR/rdonlyres/08B1357D-AD59-4C48-8064-599AF6F4F340/0/ER_Pandemic_InsuranceImpacts.pdf)

### Resource for flu information

- Oregon flu information: [www.flu.oregon.gov](http://www.flu.oregon.gov)
- Federal government information: [www.pandemicflu.gov](http://www.pandemicflu.gov)
- U.S. Centers for Disease Control: [www.cdc.gov/swineflu](http://www.cdc.gov/swineflu)
- Pandemic flu planning checklists for individuals: [www.pandemicflu.gov/individual/checklist.html](http://www.pandemicflu.gov/individual/checklist.html)
- Business planning checklists: [www.pandemicflu.gov/professional/business/index.html#checklist](http://www.pandemicflu.gov/professional/business/index.html#checklist)
- Oregon Occupational Safety and Health: [www.orosha.org/subjects/pandemic.html](http://www.orosha.org/subjects/pandemic.html)