

Influenza A (H1N1) Outbreak: What You Should Know About Your Insurance Coverage

According to the World Health Organization (WHO), the current outbreak of Influenza A (H1N1), more commonly called Swine Flu, has a “strong signal that a pandemic is imminent.” In response, the government has declared a public health emergency in the United States. Now is the time take is a comprehensive review of your insurance policies to prepare for any possible occurrence. The Idaho Department of Insurance offers the following tips to help prepare a flu response plan:

Health Insurance

With the potential for an increased demand for health care services you should be aware of your specific plan details. Take a few minutes and answer these questions:

- Does your policy require a pre-authorization for hospital admission or other services?
- What is your co-payment for the most common H1N1 treatments? The two drugs doctors can prescribe to treat H1N1 flu are Tamiflu and Relenza. You should also know of any limitations on the number of doses covered by your policy – per prescription or per year.
- What is your out-of-network co-payment? If you must go to an out-of-network provider, be aware you will likely pay a higher co-payment for your office visit and any tests run during the visit.

Get prepared for any eventuality with the following checklist:

- Keep your health insurance ID card handy.
- Review your health insurance policy provisions. Know which doctors and hospitals are in your network.
- Make note of your co-payments. Know how much a doctor’s office visit will cost.
- Keep handy a list of pharmacies and medications covered by your health insurance policy.
- If you have plans to travel, check to see if there are any doctors or medical facilities in-network where you will be visiting.
- Keep contact details for your health insurance company available in case you have questions.
- Ask your employer for any and all applicable health insurance information that might be prepared for you in one simple-to-reference form. Post this information where it can easily be accessed, whether at home or the office.

Travel Insurance

On April 27, 2009, the U.S. Centers for Disease Control and Prevention issued a travel alert urging Americans to avoid all non-essential travel to Mexico. If you have planned a trip to Mexico and have travel insurance, you might be considering cancelling your trip. However, before you make a final decision, be sure to read your policy carefully.

The Major Types of Travel Insurance:

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

Travel insurance policy language is typically specific — and may not cover epidemic or pandemic situations. Review your policy and check with the insurance company that issued the policy to see if you are covered.

If you decide to travel outside the United States and are worried about getting sick while away from home, be aware that American health insurance is generally not accepted outside of the U.S. To find out more about the extent of your coverage, speak with your insurance agent or company before leaving home. You can also contact the Department for assistance, www.doi.idaho.gov.

Business Interruption Insurance

Business owners might be concerned about having to shut down their operations due to an outbreak or absenteeism. Check your business interruption policy to see what eventualities will trigger coverage under your plan. Coverage generally requires the interruption to be caused by physical damage or loss (e.g., fire or weather).

Business interruption policies generally will not be triggered by epidemic or pandemic warnings or alerts from public officials. Business owners will need to rely on existing risk management and business continuity plans to mitigate losses due to emerging public health crises.

More Information

The federal government has created a Web site with information: www.pandemicflu.gov.

The U.S. Centers for Disease Control also has extensive information about the 2009 H1N1 Influenza outbreak on its Web site: www.cdc.gov/swineflu/. Pandemic flu planning checklists for individuals can be downloaded here: www.pandemicflu.gov/plan/pdf/individuals.pdf; checklists for businesses can be found here: www.pandemicflu.gov/plan/businesschecklist.html.

Beware of insurance fraud during this time of heightened awareness. If you believe you have been a victim of insurance fraud, contact the Department at 334-4250 in Boise, or 800-721-3272 toll-free statewide. Or call the fraud hotline, 1-866-939-7226.