

Preparing for the consequences of a swine flu pandemic

What CIGNA is Doing

To help ensure the health and well-being of the individuals we serve, CIGNA is implementing its action plan to prepare for the consequences of a swine flu pandemic. CIGNA's overall approach includes the following areas:

- Arrangements to sustain each covered individual's access to care
- CIGNA's position on stockpiling
- CIGNA's business operations continuity plans
 - Steps to minimize transmission in CIGNA workplaces
 - Communications Planning

Information regarding what employers can do is also included.

Background

Swine Influenza (swine flu) is a respiratory disease of pigs caused by type A influenza viruses. In the recent outbreak cases of human infection with swine influenza A (H1N1), viruses were first reported in Mexico. Ninety one (91) cases of swine flu infection have now been reported in the United States and additional cases have been reported internationally.

The CDC has determined that the swine influenza virus is contagious and is spreading from human to human. However, at this time, it is not known how easily the virus spreads between people. In addition, it is unclear why the disease is mild in all locations except Mexico. To date, there have been no fatalities and few people requiring hospitalization outside of Mexico. The one current fatality is a Mexican citizen who was being treated in the U.S.

There is increasing concern that this virus will become easily transmissible from person to person, and that a pandemic will occur. The severity of such a pandemic depends upon the virulence of the virus, which is uncertain at this time. A pandemic is a global disease outbreak that affects an exceptionally high proportion of the population. The H1N1 virus is a likely candidate to cause the next pandemic, although no one can predict with certainty that a pandemic will occur.

Human vaccines for the virus that causes swine flu have not been developed. There is no evidence that the individuals who received the seasonal flu vaccine have immunity to swine flu. Two anti-viral medications, Tamiflu (oseltamivir) and Relenza (zanamivir), have been shown to be effective in treating swine flu.



CIGNA's Role as a Health Service Provider in Case of Pandemic

The most appropriate responders to a pandemic will be the public health and health care delivery systems. CIGNA's role will be to cover the care recommended by treating providers or public health authorities and to remove any economic barriers to that care. CIGNA must also insure that its delegated vendors can continue to provide health-related services for our members. CIGNA already has an existing emergency system in place that is easily activated to help facilitate care for the individuals we cover should a pandemic occur. Some of the aspects of this plan include:

- Suspension of referral, prior-authorization and medical necessity review requirements;
- Suspension of termination for non-payment of premium during the emergency period;
- Suspension of "too soon to fill" requirements for prescriptions;
- Payment of non-par benefits at an in-network benefit level if an individual is unable to be admitted to a participating facility;
- Suspension of renewals, non-renewals and rate increases that would be effective after the beginning of the emergency period until the emergency is over;
- Suspension of coverage termination for non-payment of premium if the mail delivery system is affected;
- Working with beneficiaries to establish alternate methods for their receipt of payments of ongoing benefits during the emergency period if the mail delivery system is affected;
- Waiving of waiting periods and/or extension of deadlines to file for benefits, and working with banks and beneficiaries to speed up the reissue process when it becomes necessary to stop payment on previously issued benefit checks;
- Working with CIGNA Group Insurance beneficiaries to ascertain the death of an insured in the event that a death certificate may not be readily available;
- Activation of CIGNA Behavioral Health designated service teams that are already specially trained to assist members in times of emergency; and
- Coordinating with, supporting and complementing public health education efforts.

CIGNA will work with international, national, and local public health sectors to identify country-specific resources, including the availability of antiviral medications, medical providers and emergency services that can support the health of CIGNA employees, our covered individuals, and their families in the event of a pandemic.

CIGNA's Position on Stockpiling

Consistent with the WHO's recommendations and guidance from the CDC, CIGNA does not support corporate stockpiling of antiviral medications to prepare for an influenza pandemic. Currently there are international and national public health strategies to stockpile enough antiviral drugs to meet the expected needs of a flu pandemic. Personal or corporate stockpiling could deplete supplies and make less medication available when needed. CIGNA will work with international, national, and local public health sectors to identify and distribute antiviral drugs in the event of a pandemic.



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CIGNA's Business Continuity Plan

CIGNA has taken a leadership role as a stakeholder in the planning and development of federal policies and procedures for a potential flu pandemic. CIGNA actively participates as a liaison member to the Centers for Disease Control and Prevention's (CDC) Advisory Committee on Immunization Practices. The development of CIGNA policies and procedures on any potential flu pandemic has been guided by CDC and World Health Organization (WHO) recommendations. Of course, CIGNA would abide by all government regulations and/or orders in the event of a flu pandemic.

CIGNA's Employee Health Advisory Group continues to closely monitor this situation to help ensure the health and safety of our employees around the globe.

This document contains some of CIGNA's enterprise-wide planning. Since the pandemic threat is constantly evolving, CIGNA considers our policy to be a "living document" and expects to review and revise its level of preparedness, actions, priorities and timelines as appropriate to reflect changes in our understanding of the threat and as more information is made available from the CDC, WHO and Business Roundtable. Following are some of the actions the company has taken to date:

- As part of ongoing planning for business continuity, CIGNA has a matrix of call and claim and health care facilitation centers in multiple locations around the country. The systems capability currently in place gives the company the flexibility to seamlessly re-route calls to other facilities as necessary in order to help ensure business continuity. We routinely employ this system for natural disasters or during other weather-related facility closures.
- We have the systems capability and flexibility, with the option to further expand these capabilities as warranted, to allow many of our employees to work from home in the event of a pandemic and will encourage that practice in the event of any widespread disease.
- We have extensive Web-based information on coverage policies, frequently asked questions, and other information available to the individuals we cover and our clients.
- An internal clinical committee has been in place at CIGNA for some time to develop policies and procedures in the event of a flu pandemic. They meet regularly to keep our flu pandemic plan updated as circumstances change and we learn new information.
- CIGNA travel guidelines and restrictions will be implemented as needed to minimize any spread of influenza from region to region or country to country, as well as to minimize the spread of the virus within the CIGNA employee population.

Steps CIGNA Will Take to Minimize Transmission of the Virus in the Workplace

- Promote respiratory and cough etiquette, and frequent hand washing to minimize spread of any viral illness.
- Institute flexible work setting and schedules (telecommuting and staggered shifts) should it become necessary;
- Implement guidelines to reduce the frequency and type of face-to-face contact among employees, and between employees and customers during any flu outbreak;
- Institute the use of disposable masks if recommended by the CDC or public health officials;



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- Provide sufficient and accessible personal infection control supplies such as single use cleaning swabs, tissues and receptacles for their disposal by restroom exit doors;
- Continue to encourage seasonal influenza vaccination for our employees;
- Modify employee compensation and sick-leave absence policies for use in a pandemic situation (schools may be closed for extended periods and public transportation will be significantly affected) including policies on returning to work after recovering from pandemic flu and procedures for employees who have been exposed to pandemic influenza, are suspected to be ill, or become ill at the worksite (i.e., mandatory sick leave);
- Educate employees on signs and symptoms of influenza and how to reduce exposure;
- Institute policies to restrict travel into affected geographic areas and guidance for employees returning from affected areas to the workplace (see CDC travel recommendations).
- Prohibiting certain employees (ill, returning travelers from affected areas, diagnosed) from returning to the workplace.

Communications Planning

- CIGNA's 24-hour Health Information Line is staffed 24 hours a day, seven days a week to assist members with health related questions.
- CIGNA member services will have up-to-date information on benefit services and in the event of a pandemic, a dedicated "Swine Flu" hotline may also be opened.
- CIGNA has extensive Web-based information on coverage policies, frequently asked benefit questions, and other information available to members and clients.
- Flu-related information will be posted at mycigna.com as well as links to the CDC and other sources of pandemic information.
- Press releases will be issued to alert plan participants of how to access benefits and services;
- CIGNA may activate telephone hotlines or a dedicated Web site for CIGNA employees to communicate the status of the pandemic and actions being taken by the enterprise;
- CIGNA will utilize the CIGNA Behavioral Health/Employee Assistance Program (EAP) telephone help lines, staffed by trained counselors, to speak with individuals and groups of individuals about how to cope with grief, anxiety, stress, or other issues during, or in the aftermath, of a disaster.
- CIGNA will coordinate with, support, and complement public health education efforts and communications;

What Employers Can Do to Prepare Their Organizations

All employers face the challenge of developing customized Pandemic Preparedness Plans for their organizations. The Department of Health and Human Services (HHS) and the Centers for Disease Control and Prevention (CDC) have developed guidelines to assist businesses, industries, and other employers in planning for a pandemic outbreak. This information can be accessed via the following link:

<http://www.pandemicflu.gov/plan/workplaceplanning/index.html#employees>



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Specific activities employers can do now to prepare for a potential pandemic are contained in a helpful checklist prepared by HHS and CDC:

<http://www.pandemicflu.gov/plan/pdf/businesschecklist.pdf>

Additionally, the Occupational Safety and Health Administration has published guidance on preparing workplaces for an influenza pandemic:

http://www.osha.gov/Publications/influenza_pandemic.html

The most up to date information from the CDC regarding the potential spread of the swine flu includes the following:

- CDC has determined that this swine influenza A (H1N1) virus is contagious and is spreading from human to human. However, at this time, it is not known how easily the virus spreads between people.
- Spread of this swine influenza A (H1N1) virus is thought to be happening in the same way that seasonal flu spreads. Flu viruses are spread mainly from person to person through coughing or sneezing of people with influenza. Sometimes people may become infected by touching something with flu viruses on it and then touching their mouths or noses.
- Infected people may be able to infect others beginning one (1) day before symptoms develop and up to seven (7) or more days after becoming sick. That means that you may be able to pass on the flu to someone else before you know you are sick, as well as while you are sick.
- People with swine influenza virus infection should be considered potentially contagious as long as they are symptomatic and possibly for up to seven (7) days following the onset of illness. Children, especially younger children, might potentially be contagious for longer periods.
- If someone gets sick with influenza, the CDC recommends that they stay home from work or school and limit contact with others to keep from infecting them.
- Some viruses and bacteria can live two (2) hours or longer on surfaces like cafeteria tables, doorknobs, and desks. Frequent handwashing will help reduce the chance of becoming contaminated from these common surfaces.
- If someone lives in areas where swine influenza cases have been identified and becomes ill with influenza-like symptoms, they should contact their doctor. Their doctor will determine whether influenza testing or treatment is needed.
- The CDC recently recommended that people store a two-week supply of food and water, and have two weeks of their regular prescription drugs at home. Health supplies including pain relievers and cold medicines should be on hand.

What Individuals Can Do If They or Family Members Become Infected

We have prepared a separate document that offers guidance to those individuals whom we serve.

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