

Swine Flu (H1N1): Precautions and Protection

As the Fall/Winter 2009 flu season approaches, the Centers for Disease Control (CDC) is expecting another outbreak of the H1N1 (commonly referred to as “swine flu”) virus this flu season. This second outbreak is expected to be more widespread and hearty than that of Spring/Summer 2009.

Although Mesirow Financial is unable to provide medical or financial recommendations relating to a potential pandemic, we do want to arm you with information that can help protect your employees and your business this flu season.

Actions Employers Can Take Now

The CDC recommends that employers take the following actions now, before a pandemic finds its way to your doorstep:

- Review or establish a flexible influenza pandemic plan and involve your employees in developing and reviewing your plan
- Conduct a focused discussion or exercise using your plan, to find out ahead of time whether the plan has gaps or problems that need to be corrected before flu season
- Understand your organization’s normal seasonal absenteeism rates and know how to monitor your personnel for any unusual increases in absenteeism through the fall and winter
- Engage state and local health departments to confirm channels of communication and methods for dissemination of local outbreak information
- Allow sick workers to stay home without fear of losing their jobs
- Develop other flexible leave policies to

“Prepare for increased numbers of employee absences due to illness of employees and/or their family members, and plan ways for essential business functions to continue.”

allow workers to stay home to care for sick family members or for children if schools dismiss students or child care programs close

- Share your influenza pandemic plan with employees and explain what human resources policies, workplace and leave flexibilities, and pay and benefits will be available to them
- Share best practices with other businesses in your communities (especially those in your supply chain), chambers of commerce, and associations to improve community response effort
- Add a “widget” or “button” to your company Web page or employee Web sites so employees can access the latest information on influenza:
www.cdc.gov/widgets/
www.cdc.gov/SocialMedia/Campaigns/H1N1/buttons.html

Minimizing Spread of the Virus

Although there is no sure-fire way to prevent contracting the flu, there are actions that can be taken to minimize the spread of viruses:

- Take measures to protect employees who are at higher risk for complications of influenza: pregnant women; workers who have chronic lung disease (such as asthma), heart disease, diabetes, diseases that suppress the immune system and other chronic medical conditions; and those who are 65 years or older
- Advise employees to take measures to

protect children under 5 years of age or who have chronic medical conditions

- Encourage sick persons to stay home
- Advise sick employees at work to go home
- Cover coughs and sneezes
- Improve hand hygiene - wash hands frequently or use hand sanitizer (some employers are providing personal hand sanitizers to their staff and/or strategically locating bottles of hand sanitizer in public areas of the office)
- Clean surfaces and items that are more likely to have frequent hand contact
- Encourage employees and their dependents to get vaccinated for both the regular seasonal flu and H1N1 when available
- Prepare for increased numbers of employee absences due to illness of employees and/or their family members, and plan ways for essential business functions to continue
- Advise employees before traveling to review CDC travel information at:
<http://wwwnc.cdc.gov/travel/content/outbreak-notice/novel-h1n1-flu-global-situation.aspx>

Fall/Winter 2009 Increased Severity

The following additional measures should be considered if influenza severity increases with the Fall/Winter 2009 flu season (see Additional Resources for specific steps you can take):

- Consider screening employees at work by asking about symptoms (e.g., fever, cough, runny nose, muscle aches, sore throat) during the previous 24 hours; those with flu-like symptoms should be asked to go home; continue advising employees to check for any signs of illness before coming to work each day
- Try to change work duties, workspace, or schedules for employees at higher risk for flu complications, to reduce the chance of getting sick at work. If this cannot be done, allow these employees to work from home, or stay home if feasible
- Consider increasing social distancing in the workplace
- Consider canceling non-essential business travel and advising employees about possible disruptions while traveling overseas

Influenza Vaccine

Below are some current commonly asked questions along with the CDC's responses regarding an influenza vaccine:

When will the 2009 H1N1 vaccine will be available?

The 2009 H1N1 vaccine is expected to be available in the fall. More specific dates cannot be provided at this time as vaccine availability depends on several factors including manufacturing time and time needed to conduct clinical trials.

Will the seasonal flu vaccine also protect against the 2009 H1N1 flu?

The seasonal flu vaccine is not expected to protect against the 2009 H1N1 flu.

Can the seasonal vaccine and the 2009 H1N1 vaccine be given at the same time?

It is anticipated that seasonal flu and 2009 H1N1 vaccines may be administered on the same day. However, it is expected that the seasonal vaccine will be available earlier than the H1N1 vaccine. The usual seasonal influenza viruses are still expected to cause illness this fall and winter. Individuals are encouraged to get their seasonal flu vaccine as soon as it is available.

Who will be recommended to receive the 2009 H1N1 vaccine?

The CDC's target groups, who have been

recommended to receive the new vaccine first, include pregnant women, people who live with or care for children younger than 6 months of age, healthcare and emergency medical services personnel, persons between the ages of 6 months and 24 years old, and people ages of 25 through 64 years of age who are at higher risk for 2009 H1N1 because of chronic health disorders or compromised immune systems.

Will there be enough of the vaccine?

The CDC does not expect a shortage of 2009 H1N1 vaccine, but availability and demand can be unpredictable. There is some possibility that initially the vaccine will be available only in limited quantities. In this setting, the groups described above are recommended to receive the vaccine before others.

Once the demand for vaccine for these target groups has been met at the local level, it is anticipated that providers will begin vaccinating everyone from ages 25 through 64 years. Current studies indicate the risk for infection among persons age 65 or older is less than the risk for younger age groups. Therefore, as vaccine supply and demand for vaccine among younger age groups is being met, programs and providers should offer vaccination to people over the age of 65.

Do those who have previously been vaccinated against the 1976 swine influenza need to get vaccinated against the 2009 H1N1 influenza?

The 1976 swine flu virus and the 2009 H1N1 virus are different enough that it is unlikely that a person vaccinated in 1976 will have full protection from the 2009 H1N1. People vaccinated in 1976 should still be given the 2009 H1N1 vaccine.

Where will the vaccine be available?

Every state is developing a vaccine delivery plan. Vaccines will be available in a variety of settings such as vaccination clinics organized by local health departments, health care provider offices, schools, and other private settings such as pharmacies and workplaces. For more information, see State/Jurisdiction Contact Information for Health Care Providers Interested in Providing H1N1 Vaccine at: <http://www.cdc.gov/h1n1flu>

What is the cost for the H1N1 vaccine?

At present it is believed that the vaccine will be supplied to health care providers for free; however, health care providers may bill for administering the vaccine.

Because the vaccine is not available as of this writing, we do not yet know whether health insurance carriers will pay for the H1N1 vaccine in addition to the regular seasonal flu shot. We will continue to monitor the situation and keep you apprised.

For more information about the H1N1 vaccine, please visit:

<http://www.cdc.gov/h1n1flu/vaccination/>

Business Protection

The threat of a pandemic may raise questions about coverage under commercial general liability, property, workers compensation, directors and officers and other insurance. For more information about how to protect your commercial interests in the event of a pandemic, contact your Mesirow Financial Property & Casualty representative.

Additional Resources

Additional tools and guidance have been developed by the federal government to assist employers in their planning. These resources provide more specific steps to take and are available online at:

One-Stop Access to U.S. Government Information on Pandemic Influenza
www.flu.gov

2009 H1N1 Influenza Information
<http://www.cdc.gov/h1n1flu/>

2009 H1N1 Influenza Resources for Businesses and Employers
<http://www.cdc.gov/h1n1flu/business/>

Worker Safety and Health Guidance for a Pandemic
www.osha.gov/dsg/topics/pandemicflu/index.html

OSHA's Guidance on Preparing Workplaces for an Influenza Pandemic
http://www.osha.gov/Publications/influenza_pandemic.html

CDC/NIOSH Occupational Health Issues Associated with 2009 H1N1 Influenza Virus
<http://www.cdc.gov/niosh/topics/h1n1flu>

This article is intended as an overview and should not be viewed as medical or legal advice. Please consult with your attorney if you have any questions.