



MARCH 2020

COVID-19 FAQ

What is COVID-19?

A novel (new) coronavirus that was first detected in Wuhan City, Hubei Province, China, that is causing an outbreak of respiratory illness with symptoms that range from mild to severe including pneumonia and death. The situation is changing daily as new cases are reported around the world.

For the most up to date information visit:

<https://www.cdc.gov/coronavirus/2019-ncov/summary.html>

What are the symptoms and who is likely to have severe symptoms?

Fever, cough, fatigue, shortness of breath. Less common symptoms include headache, body aches, nasal congestion, runny nose, sore throat and diarrhea. So far it appears symptoms are mild in 81% of cases, severe in roughly 14% of cases, and critical in 5% of cases. Currently, it appears those most likely to contract severe/critical disease include the elderly, and/or those with chronic disease. It is not entirely clear what percentage of individuals with COVID-19 have died (fatality rate) due to incomplete data on number of cases, limitations in the availability of testing, and variations in estimated fatality rate by geographic location, age, and health status. The fatality rate for critical cases may be up to 50%.

When do symptoms appear?

As far as public health officials can determine, the symptoms occur 2-14 days after exposure.

How does COVID-19 spread?

The most likely of spread is person to person, between people in close contact (within 6 feet) through droplets from sneezing or coughing. The droplets can land in the nose or mouth of those nearby and possibly be inhaled into the lungs. Another possible but less likely mode of spread is by touching a surface or object with virus on it, and then touching your own mouth, nose, or eyes.

Can someone who does not have symptoms spread the virus?

Possibly, although it is more likely people will spread the virus when they are sick.





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Who is at risk?

- + For the general American public, who are unlikely to be exposed to this virus at this time, the immediate health risk from COVID-19 is considered low.
- + People in communities where ongoing community spread with the virus that causes COVID-19 has been reported are at elevated though still relatively low risk of exposure.
- + 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. As of 3/1/20 those locations are: China, Iran, South Korea, Italy, Japan, and to a lesser extent Hong Kong. Close contacts of travelers to these areas may also be at risk for COVID-19.

How can I protect myself?

CDC recommends the following measures to protect against COVID-19 infections:

- + Avoid close contact with people who are sick.
- + Avoid touching your eyes, nose, and mouth.
- + Stay home when you are sick.
- + Cover your cough or sneeze with a tissue, then throw the tissue in the trash.
- + Clean and disinfect frequently touched objects and surfaces using a regular household cleaning spray or wipe.
- + Follow CDC's recommendations for using a facemask.
 - + CDC does not recommend that people who are well wear a facemask to protect themselves from respiratory diseases, including COVID-19.
 - + Facemasks should be used by people who show symptoms of COVID-19 to help prevent the spread of the disease to others. The use of facemasks is also crucial for health workers and people who are taking care of someone in close settings (at home or in a health care facility).
- + 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.
 - + If soap and water are not readily available, use an alcohol-based hand sanitizer with at least 60% alcohol. Always wash hands with soap and water if hands are visibly dirty.



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What should I do if I am sick?

Call ahead to a healthcare professional if you develop a fever and symptoms of respiratory illness, such as cough or difficulty breathing, and have been in close contact with a person known to have COVID-19 or if you live in or have recently traveled to an area with ongoing spread. Tell your healthcare professional about your recent travel or contact. Your healthcare professional will work with your state's public health department and CDC to determine if you need to be tested for COVID-19.

How can I get tested?

To make a diagnosis, your health care provider will take your medical history, including asking about your symptoms, perform a physical exam, may do blood tests, may do lab tests of sputum, a sample from a throat swab, or other respiratory specimens.

What is the treatment?

Currently there is not a vaccine or specific medication to treat for COVID-19. The treatment is supportive based on symptoms. Doctors and scientists are working diligently to develop a treatment; however, it may take several months to a year.

If your symptoms are mild you should rest, drink plenty of fluids, and take over the counter pain relievers, and use a room humidifier and/or take hot showers to help with cough and sore throat. You may need to go to the hospital if your symptoms get worse, which may be a sign of pneumonia. Symptoms of pneumonia include a worsening cough, increased trouble breathing, and a high fever.

If you are diagnosed with a coronavirus infection, you should also take the following steps to prevent others from getting sick:

- + Stay home, except to get medical care.
- + Wear a facemask when you are around other people.
- + Do not share drinking glasses, eating utensils, towels, bedding, or other items with people in your home.
- + Cough or sneeze into your sleeve or a tissue, not your hands.
- + Wash your hands frequently and thoroughly with soap and water for at least 20 seconds. If soap and water are not available, use an alcohol-based hand sanitizer that contains at least 60% alcohol.

What countries have been affected?

As of 3/2/20 there have been COVID-19 cases in at least 60 countries. In the US there have been 87 cases and globally more than 89,000, the majority in China. More than 3,000 people have died, most of them in China. There have been two deaths in the US.



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What are the current travel recommendations?

CDC recommends no non-essential travel to China, Iran, South Korea, and Italy, including layovers on airplanes. For elderly and those with chronic disease CDC recommends postponing travel to Japan, and for Hong Kong CDC recommends precaution. For air travel circulation on planes is generally adequate to prevent spread of viruses however travelers should try to avoid contact with sick passengers and practice precautions including hand washing and hand sanitizer.

How is the spread of COVID-19 being contained?

The US has suspended entry of all foreign nationals who have been to China and Iran in the past 14 days. US citizens and immediate family members who have been to these countries can enter but are subject to health monitoring and quarantine (isolation) for 14 days. One of the main ways spread is being contained is by isolating people who have been exposed to the virus. There is a number of other measures that CDC and WHO have taken to contain the spread of the virus, and they are asking all individuals to do their part by taking the precautions above.

Please be advised that any and all information, comments, analysis, and/or recommendations set forth above relative to the possible impact of COVID-19 on potential insurance coverage or other policy implications are intended solely for informational purposes and should not be relied upon as legal advice. As an insurance broker, we have no authority to make coverage decisions as that ability rests solely with the issuing carrier. Therefore, all claims should be submitted to the carrier for evaluation. The positions expressed herein are opinions only and are not to be construed as any form of guarantee or warranty. Finally, given the extremely dynamic and rapidly evolving COVID-19 situation, comments above do not take into account any applicable pending or future legislation introduced with the intent to override, alter or amend current policy language.