



Swine Flu Creates Need for Education and Health Plan Design

Background

A widespread outbreak of any disease, such as the current Swine Flu situation, can have far reaching consequences throughout our society and our workplaces. Health plans will play an important role in the education, protection and treatment of employees. Likewise, a strong health plan design can minimize disruption of an employer's business.

Because information on the Swine Flu is so new, we will first summarize some of the key medical issues involved with Swine Flu, and any potential pandemic flu, before addressing education and plan design issues.

On Sunday, April 26, 2009, Homeland Security Secretary Janet Napolitano issued a public health emergency in order to address the growing outbreak of Swine Influenza. The Centers for Disease Control and Prevention (CDC) is closely monitoring and reporting on the outbreak.¹

Swine Influenza, or Swine Flu, is a respiratory disease originating in pigs caused by type A influenza virus. Viral transmission does not occur through consumption of pork or other pork products, and it occurs only rarely from human contact with infected pigs. Human infection is thought to occur the same way as with human seasonal influenza, which is person-to-person transmission by coughing or sneezing. Individuals are contagious beginning one day before symptoms appear and up to seven days after becoming sick.² Less commonly, the virus may be transferred by contact with a surface containing the virus followed by contact with the nose or mouth.

Prevention and Protection

Currently, no vaccine is available for Swine Flu. Four subtypes of the type A influenza virus have been isolated in pigs: H1N1, H1N2, H3N2, and H3N1. The subtype causing the most recent outbreak is H1N1. Unfortunately, the human H1N1 and swine H1N1 flu viruses are antigenically different, meaning the seasonal influenza vaccine will not provide protection for Swine Flu.

¹ The CDC website can be found at www.cdc.gov.

² CDC, *Swine Flu and You*, http://www.cdc.gov/swineflu/swineflu_you.htm, April 27, 2009.

Two types of prescription antivirals are able to provide protection: oseltamivir³ and zanamivir⁴. The Centers for Disease Control and Prevention (CDC) recommend either drugs for both the prevention and treatment of Swine Flu. Individuals can further protect themselves by getting plenty of sleep, drinking plenty of fluids, managing stress and other means of maintaining good health. Since Swine Flu can be transmitted by coughing, sneezing, and touching infected surfaces, individuals should wash their hands frequently, especially after touching surfaces that may be contaminated as well as avoiding close contact with people who are sick.⁵

Diagnosis and Treatment

Symptoms of Swine Flu are very similar to the symptoms of human seasonal influenza. Individuals should look for fever, cough, sore throat, body aches, headache, chills and fatigue. Additional symptoms associated with Swine Flu include runny nose, nausea, diarrhea and vomiting. Like seasonal flu, Swine Flu may also worsen an underlying chronic medical condition. Diagnosis requires a laboratory testing of a respiratory specimen taken within four to five days of the onset of symptoms. If Swine Flu is diagnosed, the CDC recommends oseltamivir or zanamivir for treatment.

Education and Health Plan Design

As fear of this outbreak becomes part of our national discussion, many participants may ask how your health plan addresses claims related to Swine Flu. We recommend that employers take the following steps:

- Review your plan so you have a ready and accurate answer. Addressing this current need assures your readiness in the event of any future pandemic.
- Begin the education of your workforce on protection, detection and treatment of Swine Flu. This process might be conducted through your wellness program or health plan.
- Consider changes to your plan design to reduce the financial implications of a pandemic on your participants and to avoid disruption of your business. Some employers might reduce or eliminate copays, coinsurance and deductibles for prevention, protection or treatment (office visit, lab work, or prescription) to assure participant awareness and access to health care. Employers with a consumer driven health plan, such as an HSA, must carefully design the program so as to not run afoul of the governing rules.

³ Oseltamivir (brand name Tamiflu[®]) is approved to both treat and prevent influenza A and B virus infection in people one year of age and older. *Swine Influenza (Flu)*.

⁴ Zanamivir (brand name Relenza[®]) is approved to treat influenza A and B virus infection in people 7 years and older and to prevent influenza A and B virus infection in people 5 years and older. *Id.*

⁵ CDC, *Swine Flu and You*.

Employers have many options available, but should consider the value of education, protection and plan design in assuring employee wellness and the good will that accompanies preparedness. Please let us know if we can assist you in this process.