In the event of an influenza pandemic, national and regional health insurers will have several key responsibilities: protecting their employees’ health and safety, providing coverage and related services to their enrollees, and coordinating access to care through the provider community. Pandemic influenza planning is critical and will help limit the negative impact on our economy and society. To assist health insurers in their efforts, the Department of Health and Human Services (HHS) and the Centers for Disease Control and Prevention (CDC) have developed the following checklist. It identifies important, targeted activities health insurers can do now to prepare for a pandemic. This checklist is organized according to business-related, employee-related, and communications-related activities. Please consider incorporating these pandemic-specific elements into your current all-hazards business continuity plan. Please access http://www.pandemicflu.gov/ for additional information, including planning assumptions and tools and guidelines for health-care planning.

1 Plan for the impact of an influenza pandemic on your business.

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Within the scope of your business continuity-of-operations plan:
- Identify a pandemic coordinator or team;
- Develop a written pandemic preparedness plan that incorporates elements of this checklist;
- Ask your employees and enrollees for their input.

Identify employees and resources (e.g., suppliers, subcontractors, products, and logistics) that are critical for business continuity and financial operations for each location and functional area in the event of a pandemic.

Forecast and develop contingency plans for employee absences due to illness of personnel and/or their family members, or community-wide containment measures such as taking care of children during school closures. Assess standby capacity (staff and facilities) for sustaining key operations. Consider:
- Cross-training current employees and sharing key business knowledge;
- Establishing flexible work settings and schedules (e.g., telecommuting and staggered shifts);
- Preparing retirees to backfill essential roles;
- Contracting with temporary staffing agencies.

Develop and plan for scenarios during a pandemic that are likely to result in an increase in demand for or disruption in business operations such as call centers, case management, open-enrollment season, requests for proposals, and contract renewals.

Determine potential impact of a pandemic on company revenue base or reserves using multiple scenarios that affect different product lines and/or sites of operation, both domestic and international.

Analyze impact of a pandemic on your supply chain (goods, supplies and services). Evaluate mission-critical pandemic preparedness of third-party suppliers and require them to improve plans if necessary. Develop alternate vendors and approaches and plan accordingly. Consider increasing inventories of mission-critical resources to reduce the impact of supply chain disruptions.

Evaluate vulnerability of computer, communications, and other information technology systems to increased use during a pandemic and plan for potential disruptions or shut-downs.

Plan for impact of pandemic on domestic and international business travel.

Assign specific persons to monitor up-to-date, reliable pandemic information from www.pandemicflu.gov, community public health, emergency management, and other sources.
2 Plan for the impact of an influenza pandemic on your employees and establish policies to be implemented during a pandemic.

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- Establish compensation and sick-leave policies that encourage ill workers to stay home until their symptoms resolve. During a pandemic, employees with influenza-like symptoms should stay away from the worksite to keep from infecting other workers. Employees who develop influenza-like symptoms while at the worksite should leave as soon as possible.

- Decrease spread of respiratory infections by improving hand hygiene practices at work in the following ways:
  - Educating employees now on the importance of good hand hygiene in controlling infections at work and demonstrating correct hand hygiene practices (See [http://www.cdc.gov/cleanhands/](http://www.cdc.gov/cleanhands/));
  - Ensuring that workplace bathrooms are adequately equipped with hand washing supplies;
  - Providing convenient access to alcohol-based hand gel (containing at least 60% alcohol) or hand-washing facilities.

- Promote respiratory hygiene and cough/sneeze etiquette now to decrease spread of respiratory infections at the worksite. (See [http://www.cdc.gov/flu/protect/covercough.htm](http://www.cdc.gov/flu/protect/covercough.htm).)

- Implement infection control guidelines to protect employees, including those that reduce close contact between and among employees and customers (e.g., reduce or eliminate hand-shaking, increase distance between meeting attendees, decrease use of shared workstations).

- Encourage seasonal influenza vaccination for employees every year, as recommended by CDC. (See [www.cdc.gov/flu/protect/keyfacts.htm](http://www.cdc.gov/cdc.gov/flu/protect/keyfacts.htm).)

- Establish policies for restricting travel into affected geographic areas. Issue guidance for employees working in or near an affected area when an outbreak begins. Also issue guidance for employees returning from affected areas. (See [http://www.pandemicflu.gov/travel/](http://www.pandemicflu.gov/travel/).)

- In all sites of operation, evaluate employee access to and the availability of health-care services in the face of a surge in demand during a pandemic.

- Collaborate with employees in identifying sources of psychosocial support during a pandemic, including corporate (such as a pandemic Employee Assistance Plan or EAP), community, and faith-based resources. (See [http://www.hhs.gov/pandemicflu/plan/sup11.html](http://www.hhs.gov/pandemicflu/plan/sup11.html).)

- Identify employees with special needs (such as those particularly vulnerable to complications from influenza illness) and address these needs in your preparedness planning.
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**3 Communicate, educate, and provide resources for employees and enrollees.**

- Develop a communications plan for reaching employees, enrollees, and other key contacts. Identify a lead spokesperson for the company, and link to important communication channels. (See [http://www.hhs.gov/pandemicflu/plan/sup10.html](http://www.hhs.gov/pandemicflu/plan/sup10.html).)

- Disseminate education and training materials to enrollees/employees covering pandemic fundamentals (e.g., signs and symptoms of influenza, modes of transmission) and personal and family protection and response strategies (e.g., hand and respiratory hygiene, cough etiquette, environmental cleaning, social distancing, and contingency plans). (See Pandemic Influenza Planning: A Guide for Individuals and Families: [http://www.pandemicflu.gov/plan/individual/familyguide.html](http://www.pandemicflu.gov/plan/individual/familyguide.html).)

- Disseminate information to employees about pandemic-specific elements of your business continuity plan and special pandemic human resource (HR) policies, with special attention to provisions for working from home.

- Enhance communications and information technology infrastructures as needed to support employee telecommuting and remote customer access.

- Develop hotlines and dedicated websites for consistent and timely communication of pandemic status and actions to employees inside and outside the worksite. Identify multiple ways of contacting employees during an emergency. Ensure emergency contact information is accurate and regularly updated.

- Develop a plan to provide sufficient and accessible personal infection control supplies, such as single-use disinfection wipes, alcohol-based hand gel (containing at least 60% alcohol), tissues, waste receptacles, and disposable masks if recommended, as well as instructional signs that display correct infection control procedures, in all business locations.

- Develop a plan to ensure that building maintenance and cleaning services incorporate recommended infection control procedures.

- Provide training for employees who are responsible for implementing the pandemic plan.

- Anticipate likely employee/enrollee fears, anxieties, rumors, and misinformations. Build these into your communications plan, so that you can address issues promptly.
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### 4 Modify business practices and policies to be implemented during an influenza pandemic.

- **Inventory existing coverage policies, formulary positioning, and benefit plan contracts related to immunizations and antiviral drugs, and identify potential gaps.**

- **Assess plan contracts and your ability to institute changes in coverage or plan rules, and address issues relating to claims processing.**

- **Review policies for possible changes your business may want to make, and discuss possible modifications with your clients. Actions to assist the public in maintaining access to health care and health insurance coverage may include:**
  - Establishing toll-free phone or Web site help lines
  - Extending time periods for filing claims
  - Easing out-of-network, network, and preferred provider restrictions
  - Temporarily suspending of business rules for prior medical authorization, pre-certification, and pharmacy re-fill limitations
  - Deferring rate increases, premium payments and cancellations, and enrollment extensions
  - Suspending referral requirements
  - Suspending utilization management review of in-hospital cases
  - Instituting in-network cost-sharing policies
  - Waiving co-payment obligations
  - Automating business rule changes
  - Establishing defined “start – stop” criteria for the above, as required.

- **Develop a plan to communicate pandemic-related changes in policies to enrollees, employers, plan sponsors, network providers, business associates, regulators, other clients, and the media.**

- **Educate regulatory and public health authorities on how your business operations may be affected and if possible regulatory directives can or cannot be implemented during a pandemic.**

- **Develop a communications process with regulatory agencies and public health officials that can be implemented after a pandemic occurs. Assign key staff to connect with these entities.**

- **Create pandemic-specific templates to handle customer/provider services, as well as nurse call centers and case management in the event that health care systems are interrupted.**

- **Establish hotlines, dedicated websites, recorded messages, or other methods for communication with health-care providers, hospital associations, employer/purchasers, clients, customers, vendors and suppliers during a pandemic.**

- **Develop criteria for making decisions on when to transition to emergency staffing status, fully close any given office, or modify business practices in the absence of government/public health directives.**
## 5  Coordinate with external organizations and help your community.

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- Collaborate with health-care providers—especially hospitals—and other entities, such as home-health providers, labs, pharmacies, and durable medical equipment providers, and share pandemic plans to better understand each other’s capabilities and needs. Ensure that single point-of-contact information is available for each of these partners.

- Work with public health agencies, professional organizations, and local partners to develop and disseminate advice to primary-care providers regarding strategies for office-based assessment and management of patients with influenza-like illnesses during a pandemic, as well as strategies for keeping offices open during an outbreak. (See [http://www.pandemicflu.gov/plan/tab6.html](http://www.pandemicflu.gov/plan/tab6.html).)

- Collaborate with federal, state, and local public health agencies and/or emergency responders to participate in their planning processes and share pandemic plans, so that the capabilities and needs of each are understood by all. Obtain updated business and after-hours single point-of-contact information.

- Identify employees and enrollees who would receive pandemic vaccine first, as it becomes available, based on state health department recommendations. Work with state or local health departments to determine respective roles in vaccine distribution, administration, and record keeping, and communicate those roles to members, employees and providers.

- Communicate with local and/or state public health agencies and/or emergency responders about the assets and/or services your company could contribute to the community during a pandemic.

- Share pandemic plans with plan sponsors, employers, customers, and clients.

- Share successful response strategies, best practices, and lessons learned with other health insurers, businesses, and organizations in your communities, chambers of commerce, and associations to improve overall preparedness and response efforts.

- Develop “what if” scenarios and conduct practice drills to test your plan, and revise plan based on lessons learned. Participate in drills conducted by local, state, or national governments to test linkages between the company and relevant authorities.

- Develop a pandemic charitable-giving program for those employees hardest hit, and for key charitable organizations.