



CHECKLIST FOR PANDEMIC
BUSINESS PLANNING & COMMUNICATIONS



HEALTH
Advocate[™]



ABOUT THIS CHECKLIST

This publication offers the latest research and comprehensive advice to assist your organization in preparing for a possible pandemic. No one can be sure when the next pandemic may strike, but the planning tips in this check list provide your workforce with the needed tools for designing a strategic plan to address such a crisis, in addition to helping you respond to other emergency situations.

Health Advocate, Inc., the nation's leading health advocacy and assistance company, was founded to help employers and other organizations and their respective employees and families better navigate the clinical and administrative complexities of the nation's healthcare and insurance systems. The company currently serves more than 6 million Americans nation-wide through its relationships with employers, unions, third-party administrators and insurers, including some of the nation's largest companies as well as a wide range of local and regional organizations.

Under the extraordinary circumstances of hurricanes Katrina and Rita, Health Advocate also served as a trusted source to many of our clients and members. We helped them find the answers and resources they needed to protect their families' health and obtain medical services, medications and insurance coverages.

Whether it is in response to the challenges of an emergency situation or the everyday healthcare needs of employers and their employees, Health Advocate provides a broad spectrum of time and money saving advocacy and assistance solutions. For more information please contact Health Advocate at 1-866-385-8033 (*toll-free*) or via email at answers@HealthAdvocate.com.

BUSINESS CONTINUITY CHECKLIST

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lanning for a pandemic starts now, because an outbreak of the avian flu could travel globally in a matter of weeks. The first step is to take time now to review your emergency business continuity plans. Your current plans should already cover the following items.

- Assess risks and impact for your employees and facilities.
- Identify key systems and processes that support your organization.
- Identify key people and establish a succession plan for transfer of knowledge.
- Determine offsite crisis meeting place for key personnel.
- Determine offsite storage for retaining key business knowledge.
- Work with local governmental response groups to help develop your response to emergencies.
- Develop contingency plans for dealing with suppliers and partners.
- Establish an emergency command center and appoint key executives to oversee the organization's response to and recovery from each identified risk.
- Communicate your plan to employees on a regular basis and train them for any additional responsibilities they will assume during a crisis.
- Test your plans by staging practice exercises.
- Develop a public relations plan to communicate with media and stakeholders.

Because of constant media coverage, your employees are already very aware of the possibility of a pandemic. Starting to communicate with them early is important for them and for your business. Employees who do not feel that their employers have plans in place to adequately protect them and their jobs during a pandemic will experience more anxiety and may be too fearful to come to work during the crisis.

- Provide information to your employees about pandemic planning for themselves and their families. The government's web site, www.pandemicflu.gov, provides good information.

Basics of an Emergency Disaster/Business Continuity Plan

Employee Communications

Employee Absenteeism

- Anticipate employee fears and concerns.
- Provide information on local resources, such as community health departments or the Red Cross.
- Educate your employees about the types of plans the company has in place, especially any that will affect them directly.
- Let your employees know where they can find information if there is a pandemic. Is there a dedicated telephone number or a web address they can check to get updated information about the company?
- Be certain you have updated emergency contact lists for all employees.

Even the U.S. government is warning employers about absentee rates of up to 40 percent during a pandemic. Here are some ideas for helping reduce the number of employees who need to be onsite and suggestions for finding temporary employees.

- Identify those employees who can work from home or alternative locations.
- Ascertain what technological needs they will have – laptops, cell phones, fax machines, etc. How will they connect with the organization's network? Can the network sustain that many online users?
- Review absenteeism and leave policies. Make them more adaptable. For instance, how will you handle the situation of someone who has been taken ill but has little or no leave time available?
- Review your health and life insurance coverage and prepare for premium increases in the future.
- Have employees update beneficiary information on pension, 401(k)s and insurance plans.
- Get employees to sign up for direct deposit of their paychecks into their bank accounts.
- Review policies that encouraged sick employees to come to work because they cannot afford to lose their pay.
- Cross-train employees, so there is more flexibility in what jobs they can perform during the crisis.
- Provide for more flexible schedules.
- Team with other industries. If you don't need employees, but you have ones who want to work, you may be able to team with companies that do need additional workers.
- Bring back retirees for additional support.

Wellness in the Workplace

If your workplace remains open, you will need to find ways to help protect your employees from being exposed to the virus. Certainly, there are no foolproof ways to do this, but here are some ideas that can reduce exposure.

- Educate employees on basic hygiene issues and ways to prevent the spread of germs. Suggestions from the CDC include: Covering your mouth and nose when you sneeze or cough; cleaning your hands often; avoiding touching your eyes, nose or mouth; and staying home when you are sick and checking with a healthcare provider when needed.

- Consider social distancing measures – sitting employees as far away from each other as possible, reducing or eliminating face-to-face meetings and discouraging physical contact, such as shaking hands.
- Allow employees to work in shifts.
- Consider providing secure transportation for employees.
- Decide when and if to bring expats home.
- Provide guidance and protocols for employees returning from affected locations.
- Set up protocols for dealing with employees who become sick onsite or who are suspected to be ill.
- Control access to your buildings so that only essential personnel are entering.
- Consider providing gloves, masks or hand sanitizers, as needed, for employees. You may also want to stockpile food and water. Most government officials are advising, at this time, against stockpiling medications, such as Tamiflu®.
- Establish specific travel guidelines. The CDC offers information on travel and the avian flu at http://www.cdc.gov/travel/other/avian_flu.
- Check heating and air duct systems to make sure they won't increase the possibility of spreading the disease.
- Take special precautions for your cleaning staff.

Review Business Process Priorities

Certainly taking care of your employees is paramount during a pandemic, but so is making sure your business will remain solvent. The more you can partner with clients, vendors, government and business partners ahead of time, the better prepared you will be to see that your business continues long after the crisis is over.

Business demand. A workforce with more than a third of its employees absent may have to seriously consider shutting down some of its operations.

- Designate ahead of time which divisions or departments can be closed during the crisis.
- Anticipate divisions that may see an increase in demand.
- Make plans for employees in those areas to work in other divisions.
- Consider cutting unneeded shifts.

Supply chains. You can make all the plans in the world about how to keep inventories moving, but unless your suppliers and vendors also have comprehensive plans, it won't matter.

- Set up a meeting to coordinate plans with your key partners.
- Find ways that you can support each other.
- Consider stockpiling inventories if you have the facilities to do so.
- Set up online options for communicating with your partners.
- Consider alternative supply chains. Look for geographically dispersed options.
- Consider moving your operations to another of your locations not as severely affected.

Legal issues. During a pandemic, don't be surprised if some laws and regulations are suspended and others initiated at every level of government, as they try to formulate reasoned responses to how businesses work during that time.

- Discuss any changes in leave or compensation policies with your labor union.
- Pay attention to all training and safety regulations when shifting employees to different areas.
- Consider how you will manage contracts with suppliers and customers.
- Realize the potential of employee lawsuits from employees who may have been exposed to the virus at work.
- Anticipate HIPAA privacy issues in terms of releasing information about employees' health.

Chains of command. In the midst of a crisis, some of your top executives may not be available, or even if they are, they may not necessarily be the key people you need during a crisis. Divisions, such as Information Technology (IT), may take a more definitive role in keeping your business running.

- Make certain that your succession planning and knowledge transfer initiatives are up-to-date. There should not be any critical role in your company that can only be handled by one employee.
- Make certain that all key players have contact information for the rest of the team.
- Have clearly delineated lines of leadership and alternatives.

Partnering with government. It is important to not only understand what local services may or may not be available, but that there may be ways to partner with organizations in your city to provide support and care.

- Contact local agencies for information on what they have planned and ways you can coordinate with them.
- Consider ways you can help in the community. For instance, if you have a large facility that will not be in use, your local medical association may need it as a makeshift hospital.

IT. During a pandemic, your IT capabilities are going to be essential, especially if you have a large number of employees working from remote areas.

- Review your system capabilities.
- Identify key resources employees will need, such as passwords and connectivity options.

Security. As much as no one likes to discuss it, there could be civil unrest in the midst of a pandemic. The lessons of Hurricane Katrina demonstrate what can happen when there is a scarcity of basic resources. In addition, local authorities will also be suffering from a high absentee rate.

- Review your current security plans.
- Coordinate with local officials to see what their plans are.
- Consider having additional security measures in place, especially if you have stockpiled necessities or medications.



*{ ...the U.S. government is warning employers
about absentee rates of up to 40%... }*

PANDEMIC PLANNING FACT SHEET

Business Case

- The main impact of a mild or somewhat moderate pandemic will be health related, in terms of taking care of those who fall ill or even die. A more intense pandemic will have even more serious consequences, not only in terms of public health needs, but also for the infrastructure of the areas affected. Countries, including the U.S., could expect to see:
 - Healthcare systems completely overwhelmed;
 - Disruption of supply chains, including those for food, medications and other needs;
 - Reduced or short-term outages of electricity and other utilities;
 - Travel bans; and
 - Social disruption.
- The Department of Health and Human Services has initiated state summits to help them prepare for a possible pandemic, but in a March 20, 2006 speech, Michael Leavitt, Secretary of HHS, told his audience, “Any community that fails to prepare – with the expectation that the federal government can come to the rescue – will be tragically wrong.”
- According to the federal government’s pandemic plan, 85 percent of critical infrastructure in this country is owned and operated by the private sector, and the report says it will be incumbent on them to sustain their operations.
- Businesses are unprepared. A Mercer Global Avian Flu Survey found that even though 70 percent of business surveyed believed a pandemic would damage profitability, only 7 percent of U.S. companies had a business continuity plan in place and had budgeted for pandemic preparedness.
- Businesses can expect absentee rates of up to 40 percent during the pandemic. A pandemic kills indiscriminately, and an organization’s key people could either be too ill to work or could succumb to the disease.

- Absenteeism will seriously impact not only your own business, but also that of your suppliers, your customers, health officials and even local first responders. Some businesses may have to shut down during each wave, while others may have to close certain divisions or locations.
- The Congressional Budget Office estimates that the arts, entertainment, accommodation and food industries will see an 80 percent reduction in business during a severe pandemic, while healthcare will increase by 15 percent. Industries such as construction and manufacturing will see a 10 percent decline, while professional and business services will remain even.
- Just some of the issues business will have to confront: Employees' health and safety, significantly higher health and life insurance costs, workplace laws and regulations compliance, internal and external communications, changes to workplace policies, supply shortages, reduction or increase in customers, knowledge and skill redundancies, chains of command, expatriates and even security.

Avian Flu

- Pandemics are recurring events. On average, the world experiences a pandemic three or four times a century. The 20th Century saw three pandemics: One in 1968, which was mild, killing approximately the same amount of people in the U.S. as the annual flu; a more moderately severe outbreak in 1957-58, causing the deaths of approximately 70,000 people in this country; and one of the most severe pandemics in 1918, which was responsible for somewhere between 20-100 million deaths worldwide.
- As of August 8, 2006 there have been 235 documented human cases of H5N1, the avian influenza virus that is currently making its way around the globe. Fifty-eight percent (137) of those infected have died. Should H5N1 become more easily transmittable between humans, experts believe the rate of death will drop dramatically, to probably around 2 percent.
- The first known cases of humans contracting H5N1 were in 1997, when 18 people contracted the disease. It wasn't until 2003, however, that the current outbreak occurred. Since then the number of fatal cases has steadily increased each year, from four cases in 2003 to over 90 already this year.
- Ten countries have reported the infection in people, however, over 50 countries have reported the virus in animals.

- No one is certain whether H5N1 will become more easily transmittable between humans, but scientists do worry that if it does, it could easily be as deadly as the 1918 outbreak. Dr. Robert Webster, an expert on influenza viruses said that he had “never seen such a pathogenic virus,” and believes that it is the most likely candidate for a pandemic. The World Health Organization, which rates the threat of a possible pandemic in six phases, currently lists H5N1 at Level 3 (no or very limited human-to-human transmission).
- Should H5N1 become a severe pandemic, similar to the one in 1918, more than 90 million people in the U.S. could become infected, close to 10 million might need to be hospitalized, and approximately 2 million could die. Even a moderate pandemic could cause overwhelming hospitalizations and more than 200,000 deaths.
- Pandemics come in waves, each one lasting anywhere from four to twelve weeks, continuing for up to two years. The first wave could infect between 20 – 30 percent of the population worldwide.
- The U.S. government is stockpiling Tamiflu® and other anti-virals, however, no one knows for sure if any of them will work against H5N1. The Center for Disease Control reported that the predominant strain of influenza this past season (H3N2) has been found to be resistant to the two most common types of anti-virals: amantadine and rimantadine. H5N1 may also be resistant.
- It is very possible that there will be no vaccine available during the first wave of an H5N1 pandemic. Scientists are currently working on developing “pre-pandemic vaccines,” but because the virus will, in all probability, mutate to make it more easily transmittable between people, the vaccine will probably have to be fine-tuned as well.

¹ HHS. “Transcript of Secretary of Agriculture Mick Johanns, Secretary of the Interior Gale Norton, and Secretary of Health and Human Services Mike Leavitt, – Regarding Federal Preparedness for Avian Flu.” HHS Speech Transcripts. March 20, 2006. http://www.usda.gov/wps/portal/!ut/p/_s.7_0_A/7_0_10B?contentidonly=true&contentid=2006/03/0096.xml. Accessed July 28, 2006.

² Ibid.



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