



# State of Connecticut

## Insurance Department

THOMAS R. SULLIVAN  
COMMISSIONER

### OFFICIAL NEWS RELEASE

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### Getting Prepared for Flu Season:

#### *What You Should Know About Your Insurance Coverage and the H1N1 Influenza Outbreak*

*Because of the emergence of the H1N1 virus – or swine flu – Insurance Commissioner Thomas R. Sullivan and the National Association of Insurance Commissioners (NAIC) encourage consumers and businesses to include a flu response plan in their disaster preparations this year. The first step in making that plan is a comprehensive review of your insurance policies. Here are a few things you should look for:*

#### **Health Insurance**

The World Health Organization (WHO) is advising countries in the northern hemisphere to prepare for a second wave of pandemic spread. A vaccine for the H1N1 strain of flu is expected in the coming weeks, and the U.S. Centers for Disease Control suggest that the following groups consider the vaccine: 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 25 through 64 years of age who are at higher risk for 2009 H1N1 because of chronic health disorders or compromised immune systems.

The Connecticut Department of Public Health (DPH) has established a Web site, [www.ct.gov/ctfluwatch](http://www.ct.gov/ctfluwatch), which provides information, facts, and the latest news regarding the H1N1 virus. There is also a DPH H1N1 Flu Hotline at 800-830-9426. It is open weekdays from 7 AM - 7 PM.

It's always important to understand your health insurance policy, but with the potential for an increased demand for health care services, you need to be even more aware of your specific plan details. Take a few minutes to read your policy carefully in order to answer the following questions:

- How much does the vaccine cost?
  - There is **no cost** for the vaccine itself – it's being provided free-of-charge by the federal government; however, private health care providers may charge an administrative fee to administer the vaccine.
  - Should you choose to receive an H1N1 vaccination at a public clinic in Connecticut, there should be no charge.
- Is the vaccination covered by my insurance?
  - While there is no cost for the vaccine itself, private health care providers may charge an administrative fee to administer the vaccine.

- It is important to check with your insurance company to verify that your coverage will extend to the H1N1 vaccine.
- Do I have a cost-sharing responsibility for the vaccinations?
  - Many health insurance policies have co-payments for yearly flu vaccinations. Ask your insurance company if you will have a co-pay for the H1N1 vaccine and what the cost will be.
- If an office visit is required to obtain the vaccinations, does it require a separate co-payment?
- Does your policy require a pre-authorization for hospital admission or other services?
- What is your co-payment for the most common H1N1 treatments?
  - The two drugs doctors can prescribe to treat H1N1 flu are Tamiflu and Relenza. In addition, you should know of any limitations on the number of doses covered by your policy – per prescription or per year.
- Does your policy cover over-the-counter medications?
- Is your coverage accepted at walk-in care facilities?
  - If your area is heavily affected by the spread of the H1N1 flu outbreak, your regular physician might not be able to see you in a timely manner.
- What is your out-of-network co-payment?
  - If you must go to an out-of-network provider, be aware you will likely pay a higher co-payment for your office visit and any tests run during the visit.

***Be prepared for any eventuality with the following checklist:***

- Have your health insurance ID card readily available.
- Review your health insurance policy provisions. Know which doctors and hospitals are in your network.
- Make note of your co-payments. Know how much a doctor's office visit will cost. Check to see if your co-payments go up if you go out-of-network.
- Keep handy a list of pharmacies and medications covered by your health insurance policy.
- If you have plans to travel, make sure you check to see if there are any doctors or medical facilities in-network where you will be visiting.
- Make sure you have contact details for your health insurance company available in case you have questions.
- Ask your employer or insurance company for any and all applicable health insurance information that might be available to you in a simple-to-reference format. Post this information where it can easily be accessed by everyone.

### **Business Interruption Insurance**

Business owners might be concerned about having to shut down their operations due to an outbreak or absenteeism. Check your business interruption policy to see what eventualities will trigger coverage under your plan. Coverage generally requires the interruption to be caused by physical damage or loss (e.g., fire or weather).

Business interruption policies generally will not be triggered by epidemic or pandemic warnings or alerts from public officials. Business owners will need to rely on existing risk management and business continuity plans to mitigate losses due to emerging public health crises.

### **More Information**

- CT Flu Watch Web site – [www.ct.gov.ctfluwatch](http://www.ct.gov.ctfluwatch)
- The Connecticut Department of Public Health H1N1 Flu Hotline at 800-830-9426. It is open weekdays from 7 AM - 7 PM.
- The federal government has created a Web site with information: [www.pandemicflu.gov](http://www.pandemicflu.gov).
- The U.S. Centers for Disease Control Web site: [www.cdc.gov/swineflu/](http://www.cdc.gov/swineflu/).
- If you are unable to resolve any concerns you have about your health insurance with your insurance company, contact the Connecticut Insurance Department Consumer Affairs Unit at 800-203-3447 / 860-297-3800, or email at [cid.ca@ct.gov](mailto:cid.ca@ct.gov)

### **Be Prepared**

Get more information about creating an insurance disaster preparedness plan from the NAIC. Information [here](http://www.naic.org/index_disaster_section.htm) ([http://www.naic.org/index\\_disaster\\_section.htm](http://www.naic.org/index_disaster_section.htm)) and at the [Connecticut Insurance Department](http://www.ct.gov/cid) will help you prepare a home inventory that will save you time and frustration following a disaster.

### **ABOUT THE CONNECTICUT INSURANCE DEPARTMENT**

The mission of the [Connecticut Insurance Department](http://www.ct.gov/cid) is to serve consumers in a professional and timely manner by providing assistance and information to the public and to policy makers, by regulating the insurance industry in a fair and efficient manner which promotes a competitive and financially sound insurance market for consumers, and by enforcing the insurance laws to ensure that consumers are treated fairly and are protected from unfair practices. For more information, visit the Connecticut Insurance Department at [www.ct.gov/cid](http://www.ct.gov/cid).

### **About the NAIC**

Formed in 1871, the [National Association of Insurance Commissioners \(NAIC\)](http://www.naic.org) is a voluntary organization of the chief insurance regulatory officials of the 50 states, the District of Columbia and five U.S. territories. The NAIC has three offices: Executive Office, Washington, D.C.; Central Office, Kansas City, Mo.; and Securities Valuation Office, New York City. The NAIC serves the needs of consumers and the industry, with an overriding objective of supporting state insurance regulators as they protect consumers and maintain the financial stability of the insurance marketplace. For more consumer information, visit [insureUonline.org](http://insureUonline.org).

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