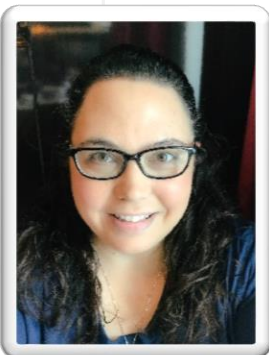


Corona**VIRUS**

and Other Communicable Diseases

In The Workplace



Presented by: Janee Cantu,
Integrated Claims Management, Inc.

March 13, 2020





Disclaimer:

Information is rapidly changing and new developments are emerging daily regarding the coronavirus. This presentation is up to date as of 3/12/20.

This information is correct to the best of my knowledge and is applicable today, but may change at a later date.

All the information in this presentation is gathered from government sources.

A list of links and resources is provided at the end of the presentation.

The slide deck will be sent out to all those that registered for today's class.

What are the concerns about the Coronavirus?

The coronavirus is thought to be much dangerous for people over age 70 or with existing health conditions such as the flu.

What if am exposed? What will happen if I have to be quarantined? What should I do if I have symptoms?

What if I think there has been a workplace exposure? Who will pay for treatment if I get exposed on the job? Is this covered by L&I?

What should employers be doing? What resources do employers have to protect their employees? What is the State doing to help?



Novel Coronavirus (COVID-19)

What is the coronavirus?

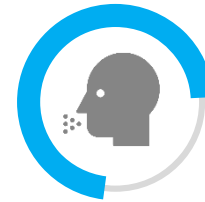
The coronavirus is a new virus strain that originated from China. As of early March 2020, this virus has spread to 105 countries. As of 3/12/20, in the United States there have been 1,215 reported cases in 42 states and 36 deaths. Washington state and California lead in the number of reported cases. In Washington alone, 366 cases have been reported. This number has been growing daily.

A coronavirus is a large family of viruses that usually cause mild respiratory illnesses such as the common cold. Some of these viruses become more severe such as SARS and MERS. COVID-19 was not identified in humans before December 2019.

Symptoms include fever, cough, and shortness of breath. Symptoms can appear 2-14 days after exposure. The virus spreads from person-to-person via respiratory droplets produced when an infected person coughs or sneezes, similar to how the flu & illnesses are spread or between people who are in close contact with one another – about 6 feet for about 10 minutes or more. People are thought to be most contagious when they are showing symptoms – *the sickest*. The CDC does not believe the virus is spreading on surfaces.

Symptoms Include:

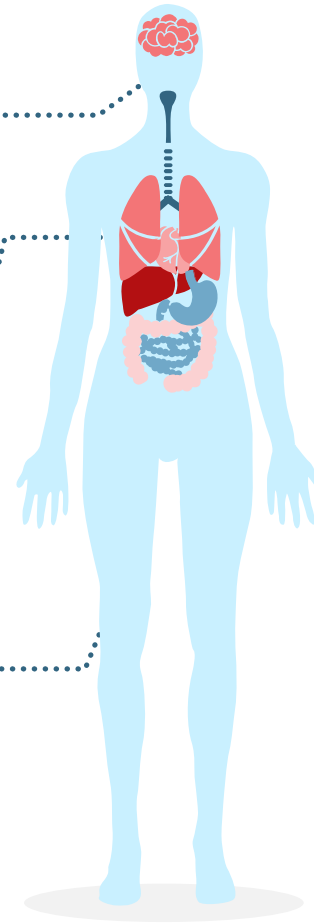
Coughing 01



Shortness of Breath 02



Fever 03
Over 100.4° F



Information Credit: Centers for Disease Control (CDC)



Prevention & Exposure



How to prevent spreading the virus?

- Wash hands with soap and warm water often – minimum of 20 seconds. If water is not available, use an alcohol-based hand sanitizer with at least 60%-95% alcohol
- Avoid touching your eyes, nose or mouth with unwashed hands
- Avoid close contact with sick people
- Cover coughs & sneezes with tissue or your sleeves
- Clean and disinfect “high touch” surfaces and objects. These include: counters, tabletops, doorknobs, bathroom fixtures, toilets, phones, keyboards, tablets, computer mouse, etc.
- If you do get sick, stay home and rest
- If you have pre-existing health conditions, avoid large public gatherings

If you are sick with coronavirus or suspect you are infected with the virus:

- Call ahead before visiting your doctor. This will help them prepare and take steps to keep other people from being exposed
- Isolate at home during the illness. Avoid public areas – do not go to work or school. Avoid public transportation. You should restrict all activities outside of the home
- Seek medical attention if your illness worsens, such as shortness of breath
- Wear a facemask before you enter a medical facility to help keep the staff healthy
- Avoid contact with pets and animals
- Stay at home under home isolation until instructed to leave by your medical professional

Helping Businesses Respond to COVID-19



Planning a Business Infectious Disease Outbreak Response Plan

Decide Upon the Scope/Goals:

- Reducing transmission among staff
- Protecting people who are a higher risk for health complications
- Maintaining business operations
- Coordination between staff and locations
- Minimizing effects on other vendors in the supply chain

Review the CDC's Guide for Preparing Your Workplace for the Pandemic Flu – April 2017 for additional planning resources.

****Link included on the Resource page.**

Put Into Action Today

- Establish a plan to communicate throughout your organization
- Who will be in charge of communicating to staff and at what stages to send updates?
- Implement plans to continue essential business functions in case you experience higher than usual absenteeism
- Cross train your employees to perform essential functions so that the workplace is able to operate even if key staff members are absent
- Train managers and supervisors on your policies so that they understand what management's role and what action they have the authority to make
- If you have more than one location, you may need to provide managers at each location with the authority to take action according to your response plan and based on the conditions at each location
- Assess if employees can telecommute to work, work flexible hours or staggered shifts
- Do you have tools to run work-related meetings remotely?
- Determine if employee non-essential travel should be canceled
- Are your sick leave and other leave policies up to date and in line with current with your state and city standards?

Put Into Action Today

- Actively encourage sick employees to stay home.
- Employees who have symptoms of acute respiratory illness are recommended to stay home and remain home for 72 hours (3 days) after a fever is gone and symptoms get better.
- Ensure that your sick leave policies are flexible and consistent with local and state guidelines.
- If someone becomes ill at work, the CDC recommends that any person who appears to have any acute respiratory illness symptoms such as cough or shortness of breath should be separated from other employees and sent home immediately.

Emphasize respiratory etiquette and hand hygiene for all employees. Place posters that encourage how and when to wash hands. Provide tissues and no touch garbage cans for use by employees. Provide hand sanitizer that is easily accessible for all employees to use.

If an employee is confirmed to have the COVID-19 infection, employers should inform fellow employees of their possible exposure to COVID-19 in the workplace, but maintain confidentiality as required by the ADA.

Employees can go here to learn how to conduct a risk assessment of their possible exposure:
<https://www.cdc.gov/coronavirus/2019-ncov/php/risk-assessment.html>

Exposure Claims Under the Industrial Insurance Act

The Washington State Department of Labor & Industries (L&I) has a policy in place regarding exposure to communicable diseases such as the flu, H1N1 virus, and the new COVID-19 virus and whether they meet the criteria for an allowable work-related condition.

Generally, L&I does not accept exposure nor contraction of communicable diseases as a claim. The exception exists for workers employed in an occupation that has a greater likelihood of contracting the disease on the job such as **health care workers** and **first responder**.

L&I will consider the following criteria:

- Was there an increased risk or greater likelihood of contracting the condition due to the worker's occupation?
- If not for their job, would the worker have contracted the condition?
- Can the worker identify a specific source or event during their working hours that resulted in exposure?

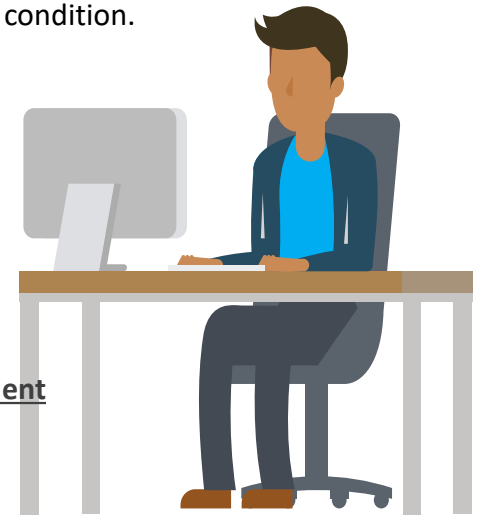
L&I's current stance on COVID-19 claims:

- When the contraction of the condition is incidental to the workplace or common to all employment, a claim for exposure would be denied.
- In most cases, exposure or contraction of the virus is **not** considered to be an allowable, work related condition.
- All claims will be considered on a case-by-case basis.

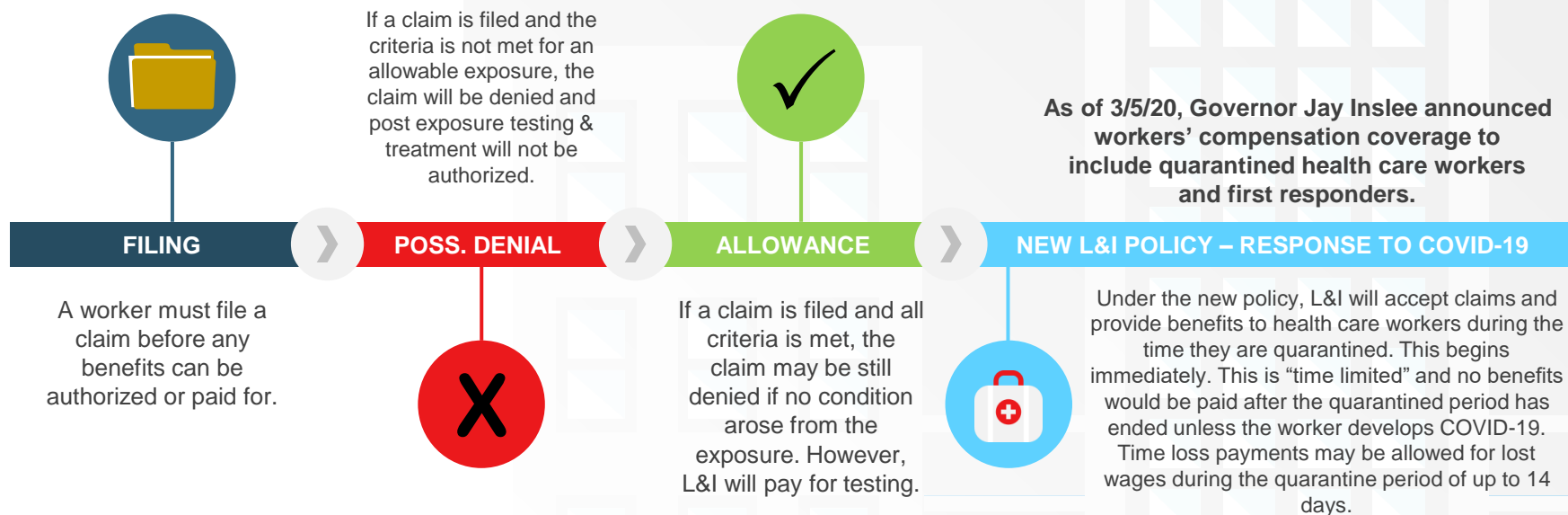
If a claim is filed and ultimately denied by L&I, the first visit would be covered by L&I. Workers can file a claim by visiting a doctor to complete a Report of Accident, on-line at L&I, or via phone.

On-line link: <https://lni.wa.gov/claims/for-medical-providers/filing-claims/filefast-report-of-accident>

By Phone: 1-877-561-3453



Exposure vs. Contraction of COVID-19



Covered Treatment and Post Exposure Care



Once a claim is allowed, L&I will pay for treatment of COVID-19, but currently the only treatment options remain supportive care to help relieve symptoms.

As of March 10th 2020, L&I has instituted a new temporary telehealth payment policy that will allow healthcare professionals expanded telehealth options. L&I's current policy does cover and allow phone calls between providers and workers and telehealth (video capabilities) when used at the physician's office.

As of 3/10/20, healthcare providers will be able to bill for telehealth visits with the worker from their home. This expanded method of health care delivery can provide greater access to care, avoid long wait lists, and help keep healthcare workers from exposure.

General Recommendations for Cleaning & Disinfecting

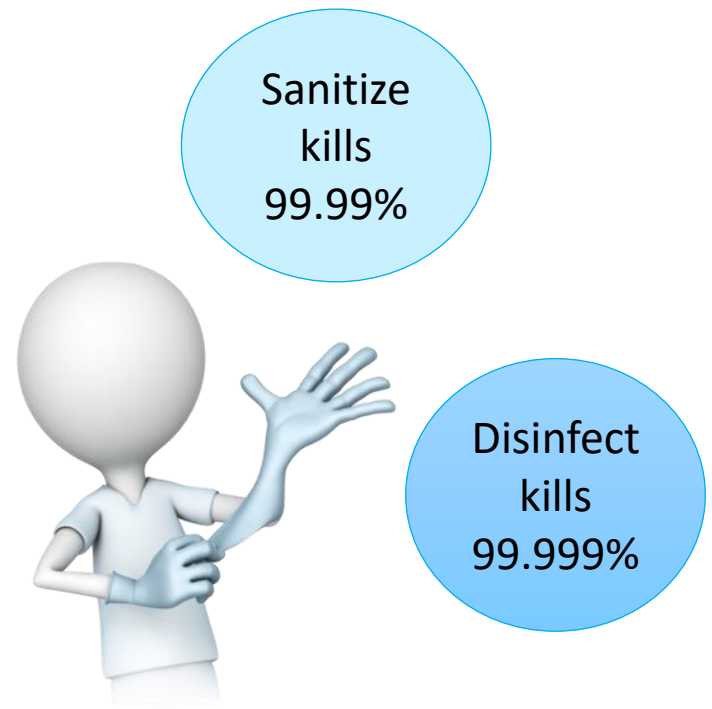
The guidance by the CDC recommends that all “high touch” surfaces be cleaned and disinfected frequently.

Cleaning: refers to removal of germs, dirt, and impurities from surfaces. Cleaning does not kill germs, but can lower the risk of spreading infection

Disinfecting: refers to using chemicals to kill germs on surfaces. This process does not necessarily clean dirty surfaces or remove germs, but by killing the germs on the surface after cleaning, it can further lower the risk of spreading infection.

To clean and disinfect:

- Wear disposable gloves while cleaning surfaces.
- Gloves should be discarded after each cleaning.
- If reusable gloves are used, they should be dedicated for disinfection for the COVID-19 virus only.
- Always clean hands after gloves are removed.



General Recommendations for Cleaning & Disinfecting

To clean and disinfect:

- For disinfection, these are effective: diluted household bleach solutions, alcohol solutions with at least 70% alcohol, and most common EPA registered household disinfectants.
- Diluted household bleach can be used if appropriate for the surface. Always follow manufacturer's instructions for application and proper ventilation. Make sure the product has not expired. Never mix bleach with ammonia or any other cleaner. When properly diluted, the CDC states bleach will be effective against coronavirus.

*****Dilution solutions: 1/3 cup of bleach per gallon of water*****

- EPA has a list of approved products that are expected to effective against COVID-19.
***See link attached at end of slide deck.*

Workplace Safety

If you are using chemicals to clean in the workplace, especially household bleach, we recommend you go on-line and print out the Safety Data Sheet (SDS) for any chemical you are using and make sure this is documented in your Haz Comm Program. For employees protection, make sure they are using the chemical following the manufacturer guidelines.

Contact ICM's Safety Team for any questions or concerns with using chemicals in the workplace. They can provide guidance on what documentation you need.

Employee Resources

For employees who believe they have been exposed or contracted the virus AT WORK:

A claim should be filed with the Department of Labor and Industries. If all criteria are met, L&I may allow the claim and pay for benefits related to the accepted condition.



For employee who test positive and have contracted the virus OUTSIDE OF WORK:

- Employees are able to use their accrued employer provided sick leave first, if any is available.
- Employees are able to use accrued sick leave for time missed due to the diagnosis, care, treatment, and preventative medical care of themselves or eligible dependents.
- Employees who can't work due to a serious illness or to care for their family members may apply for WA State Paid Family & Medical Leave. There are qualifications to receive paid family & medical leave.

For employees who contract the virus and are forced to quit their job:

- While ill, they can apply for the WA State Paid Family & Medical Leave
- Once they are able and willing to work, they can apply for Unemployment benefits

Employee Resources

For employees that are not ill, but the workplace is shutdown due to a quarantine or exposure:

- Employees are able to use their accrued employer provided sick leave first, if any is available.
- Employees can apply and may receive unemployment benefits. Employers may also get Relief of Benefit Charges if an employer needs to shut down operations temporarily due to quarantine or workers that need to be isolated.
- Standby benefits will be available for part time workers and full-time workers as long as they meet the minimum 680 hours worked in the benefit year. ESD may make exceptions if an employee hasn't worked 680 hours in the last benefit year.

For employees that are asked to isolate or quarantine by a medical professional or public health official:

Workers that must isolate or quarantine as a result of exposure, may receive unemployment benefits and work search requirements could be waived so long as they have a return to work date with their employer. The return to work date can be the date the order of quarantine is lifted.

Current unemployment claimants who are in quarantine as a result of COVID-19 will be given more leniency when it comes to UI deadlines and mandatory appointments, such as deadlines for applying for training, job search reviews, and mandatory reemployment appointments.



COVID-19 Scenarios & Benefits Available

The information shared on this flyer does not necessarily reflect the official policy or position of any other agency or company. It is the reader's responsibility to verify the facts of coverage.

COVID-19 SCENARIOS	Paid Sick Leave (employer paid)	Unemployment Insurance		Paid Family & Medical Leave	Industrial Insurance (L&I)
	Current Law	Current Law	Emergency Rule	Current Law	Current Law
1 Worker is mildly ill with COVID-19.	✓	✗	✓	?	?
2 Worker is severely ill with COVID-19.	✓	✗	✗	✓	?
3 Worker was exposed and quarantined. Business remains open.	✓	✗	✓	✗	?
4 Worker is caring for sick family member.	✓	✗	?	✓	✗
5 Schools are closed by a public official because of COVID-19 and worker has no childcare.	✓	✗	✗	✗	✗
6 Worker is immune-compromised and advised to self-quarantine.	?	✗	✓	?	✗

***Link to this PDF can be found on Resource page*



The Employment Security Department is an equal opportunity employer/program. Auxiliary aids and services are available upon request to individuals with disabilities. Language assistance services for limited English proficient individuals are available free of charge. Washington Relay Service: 711



ESD.WA.GOV

COVID-19 SCENARIOS		Paid Sick Leave (employer paid)	Unemployment Insurance		Paid Family & Medical Leave	Industrial Insurance (L&I)
		Current Law	Current Law	Emergency Rule	Current Law	Current Law
7	Worker is afraid of gathering in a group and refuses to go to work (self-distancing).	✗	✗	✗	✗	✗
8	Employer must shut down due to a quarantine by a public official.	✓	✓	✓	✗	✗
9	Employer shuts down due to a business slowdown or lack of demand.	✗	✓	✓	✗	✗
10	Employer reduces available hours due to business slowdown or lack of demand.	✗	✓	✓	✗	✗
11	Employer stays open in defiance of public health urging to close.	✗	?	?	✗	✗
12	Health care workers and first responder are under quarantine.	✓	✗	✗	✗	✓



**Employment
Security
Department**
WASHINGTON STATE

The Employment Security Department is an equal opportunity employer/program. Auxiliary aids and services are available upon request to individuals with disabilities. Language assistance services for limited English proficient individuals are available free of charge. Washington Relay Service: 711



ESD.WA.GOV

UPDATED: 03.12.20 - 1:00 p.m.

For employers, here is the latest news on what State Agencies are available to help.

Employment Security

They are providing more leniency regarding financial penalties for employers who file their tax reports late, pay their taxes late, or miss deadlines as a result of COVID-19.

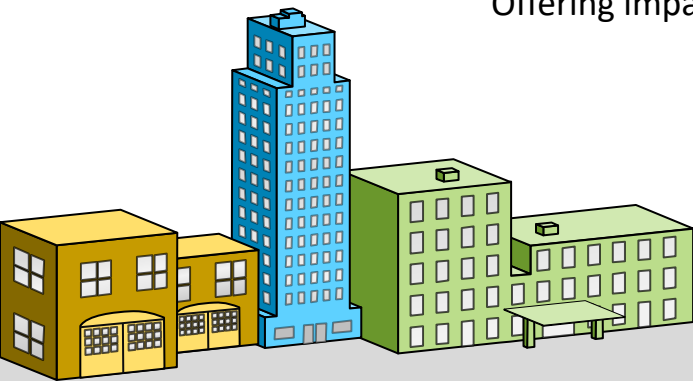
If an employer must shut down because of the virus and quarantine, the employee may be eligible for unemployment and the employer can be granted Relief of Benefits (waiving the cost associated with that claim).

Employers can temporarily lay off employees and if there is a plan for rehire, they can place employees on Standby for up to 8 weeks. During this time, employees will not be required to look for other jobs. ESD may grant additional weeks if the request is made in writing and the employer can show extraordinary circumstances. Under the new emergency rule, COVID-19 infection at your place of business would be considered extraordinary. You would also be able to apply for Relief of Benefit charges.

Employers can apply for SharedWork as an alternative to layoffs. This program allows employers to reduce the hours of full-time employees by as much as 50% so that workers can collect partial unemployment to replace lost wages.

Department of Revenue

Offering impacted companies an extension on tax filing.



Employer Resources

Resources from ICM

Claim or Exposure Questions

Call our Claims Team at 360-786-1378

Safety Questions

safety@icmoly.com | PH 360-786-1378

Unemployment Claim Questions or Relief of Charges

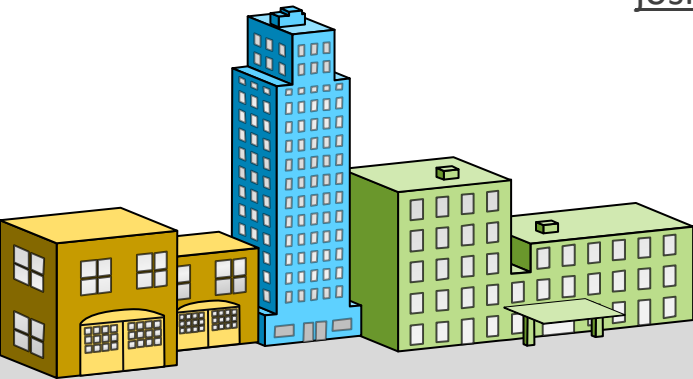
Dee Millard, Paralegal & Unemployment Specialist

dee@icmoly.com | PH 360-786-1378

Interested in Safety-on-Site visits or Unemployment Services?

Contact Josh Allison, Director of Customer Outreach

josh@icmoly.com | PH 253-209-5535



Employer Resources



WA Paid Sick Leave and COVID-19

When an employee requests to use sick leave for a school closure or place of business is shut down, can the employer refuse and request they work from home instead?

No. An employer can't require an employee work from home instead of using accrued paid sick leave. Employers are encouraged to let staff telework when the nature of their work allows it.

If an employer closes to reduce the risk of exposure (without a public official shutdown), can the employee use paid sick leave to cover their absence.

An employer is not required to allow workers to use paid sick leave if the business closes on its own. The employer can choose on their own whether to allow it or not.

Can an employer require employees to leave work if the employer believes an employee has been exposed to COVID-19?

An employer may require an employee to leave if they believe the employee was exposed to COVID-19. However, the employer cannot require the employee use their sick leave to cover this absence. It's an employee's choice when to use their accrued paid sick leave.

If an employer provides their employees paid sick leave as part of a paid time off program (PTO), can the employee use PTO leave in connection with COVID-19?

Yes, if an employee is provided sick leave as part of PTO, then the employee must be able to use PTO for all the eligible leave under the paid sick leave rules.

Additional Options for Employers (Sick Leave)

Employers have several options to help provide support to employees as the coronavirus continues to impact our work and personal life.

- ✓ Employers can provide more generous paid sick leave than that is required by the state or your city.
- ✓ Employers may allow employees to use paid sick leave for additional purposes beyond the minimum.
- ✓ Employers can choose to waive verification requirements or relax existing policies.
- ✓ Employers may develop and implement new policies to frontload paid sick leave to ensure that employees will have enough to cover absences. L&I does have samples of front loaded policies on their website.
- ✓ Employers can establish shared sick leave policies or relax existing ones to allow workers with leave balances to donate leave to other co-workers.

If you are changing or updating your policy, we highly recommended this be in writing to your employees. A suggestion would be to make any policy changes temporary and time limited with an option for the employer to extend the time limit in the policy. This can help you be flexible as the virus's impact on your workplace continues to evolve.

Resources – Downloads – PDF's

Center for Disease Control & Prevention – [What To Do If You Are Sick](#)

Center for Disease Control & Prevention – [Interim Guidance for Business and Employers](#)

Center for Disease Control & Prevention – [Get Your Workplace Ready for Pandemic Flu](#) - April 2017 – PDF

Center for Disease Control & Prevention – [Handouts and Posters](#)

Center for Disease Control & Prevention – [Respond to COVID-19](#)

Center for Disease Control & Prevention – [Environmental Cleaning & Disinfection Recommendations](#)

Washington State Department of Health - [COVID-19 Outbreak](#)

Department of Labor & Industries - [Workers' Compensation Coverage and COVID-19](#)

Department of Labor & Industries - [Paid Sick Leave and COVID-19](#)

Employment Security Department – [COVID-19 Benefits Available](#)

Employment Security Department – [Guide for Workers and Businesses Affected](#)

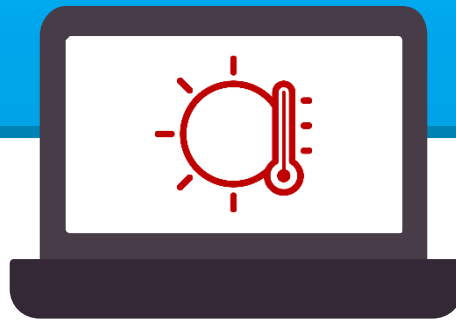
[Governor Jay Inslee's Website](#)



Next ICM Safety Webinar

April 29th @ 11 am

Outdoor Heat Exposure



If you have suggestions on any topics you'd like for us to cover, please let us know in the chat!



**Thank you for attending
the webinar today!**

Any questions or comments:

**Janee Cantu
Integrated Claims Management, Inc.**

janee@icmoly.com

360-786-1378