

May 2020

Dear Insured Client

## **Update on Coronavirus disease (COVID-19) outbreak**

COVID-19 stands for the disease caused by the new strain of coronavirus that originated in Wuhan, China. It has since spread to most countries across the world, including those in Africa.

### **What is a coronavirus?**

Coronaviruses are a large family of viruses that can cause illness in animals and humans. In humans, several coronaviruses are known to cause respiratory infections ranging from the common cold to more severe diseases such as Middle East Respiratory Syndrome (MERS) and Severe Acute Respiratory Syndrome (SARS). This new strain of coronavirus has not been previously identified in humans.

### **How does COVID-19 spread from person to person?**

When a person with COVID-19 coughs, sneezes or exhales, small droplets from the nose or mouth are spread through the air and land on objects and surfaces near the person. Other people then catch COVID-19 by:

- touching these objects or surfaces and, then touching their eyes, nose or mouth;
- breathing in the droplets; or
- directly touching the infected person, e.g. shaking hands, and then touching their eyes, nose or mouth.

### **What are the symptoms of COVID-19?**

The most common symptoms are:

- a fever;
- tiredness; and/or
- a dry cough

Other symptoms can include aches and pains, nasal congestion, a runny nose, sore throat, diarrhoea and/or shortness of breath/difficulty breathing. Symptoms are usually mild and begin gradually, while some people have no symptoms at all. The incubation period or the time between catching the virus and showing symptoms is usually 1-14 days, most commonly around 5 days. In some cases, it has been up to 27 days.

Most patients recover from the disease without needing special treatment. However, people with a fever, cough and shortness of breath/difficulty breathing should seek medical attention.

People over 60, and those with underlying medical conditions like high blood pressure, heart problems or diabetes, are more likely to develop serious illness. Sadly, about 3% of people with COVID-19 have died.

### **What can you do to reduce the risk of becoming infected and spreading COVID-19?**

1. Wash your hands regularly for at least 20 seconds with soap and water. Where this is not practical or possible, use an alcohol-based rub (hand sanitiser).
2. Avoid touching your eyes, nose and mouth.
3. Observe social or physical distancing by keeping at least 2 metres (5 feet) apart from others when in public.
4. If you are at high risk of infection, avoid crowded places.
5. Avoid eating raw or undercooked animal products.
6. Clean surfaces such as kitchen counters, table tops, work desks and door handles regularly with disinfectant.
7. When coughing and sneezing, cover your mouth and nose with a tissue or the inside of your elbow – throw the tissue away immediately in a closed bin and wash your hands. Do not re-use handkerchiefs.

8. If you feel unwell, stay at home. If you start developing a high fever, cough and/or shortness of breath/difficulty breathing, call your country health authority hotline or contact person(s): 719 or \*719#, or Emergency numbers 0729 471 414, 0732 353 535. Alternatively, call your healthcare provider for instructions.
9. Avoid travelling, especially if you show any of the COVID-19 symptoms. If you become sick while on a flight, inform the crew immediately.
10. Educate yourself about COVID-19. Make sure the information comes from reliable sources, such as your local or national health agency, the World Health Organisation (WHO) website, or your local healthcare professional.

### **Should you wear a face mask?**

- Face masks should be worn in addition to and not in the place of hand-washing, social distancing and other preventive actions.
- Use a protective face mask when going into public including during use of both public and private transport.
- Please follow the directives from the Ministry of Health regarding the wearing of masks based on your location or call 719 for guidance.

### **How should I use a face mask?**

- Fit the mask snugly over your nose and mouth without leaving gaps, and do not touch or fiddle with the mask once it is on.
- Do not lower the mask when speaking, coughing or sneezing.
- Remove the mask from behind using the ties or ear bands once it is damp or visibly soiled.
- Avoid touching the front or inner side of the mask once it is on and when taking it off.
- Disposable masks can only be used once and must be thrown into a closed bin once removed.
- Wash your hands thoroughly before putting on and after removing the face mask.
- A cloth face mask should be washed immediately in warm soapy water or in a washing machine. You can also iron the cloth mask once it is washed to assist with sanitisation.
- Each person needs at least two cloth face masks so that one is available while the other is being washed.

### **If you suspect that you may be infected**

1. If you suspect that you might be infected, stay at home and sleep separately from your family. Use different utensils. Call your doctor or local health professional. He or she will ask some questions about your symptoms, where you have been and who you have had contact with. This will help to make sure you get the correct advice and are directed to the right health facility and will prevent you from infecting others.
2. If you develop shortness of breath/difficulty breathing, call your doctor and seek care immediately. Call ahead so that your healthcare provider directs you to the correct area of the facility to reduce the chance of spreading infection to others who are there.

### **Heritage Blue and Liberty Blue benefits for COVID-19**

We would like to confirm the following regarding testing and treatment of COVID-19:

- Despite the declaration of a pandemic, Heritage Blue and Liberty Blue (Liberty Health Cover) will enable access to benefits for the diagnosis and treatment of COVID-19 at our network of contracted providers. This includes funding the costs associated with consultations, pathology tests and supportive medicines in addition to government-led efforts. Heritage Blue and Liberty Blue (Liberty Health Cover) benefits and operational process will remain the same during this time of pandemic.
- Notwithstanding, each national health department/ministry of health is mandated to guide relevant relief strategies and will implement specific public health procedures and protocols to manage suspected or confirmed cases of COVID-19. This means that all cases should be reported to the local health authority. It also means that testing and treatment may be done at state designated laboratories and healthcare facilities, trained to respond to an outbreak. In this instance, Heritage Blue and Liberty Blue (Liberty Health Cover) will do everything possible to support these nationally defined procedures and protocols and members will need to comply with these requirements as a matter of national importance.
- Services such as cross-border emergency medical evacuations will be impacted by the local government response and related travel restrictions in both the departing and receiving countries. Before an evacuation, you will be checked to assess your risk of infection - if there is no risk or travel restrictions in place, the evacuation will continue as per the air ambulance service provider protocol and conforming to the respective country regulations.
- If you are concerned you have COVID-19, please call your healthcare provider ahead of time to make the necessary arrangements to avoid any potential risk of spreading the virus.

## **Author**

Liberty Blue (Liberty Health Cover) and Heritage Blue

## **References and for daily updates on the Coronavirus**

<https://www.who.int/health-topics/coronavirus>

<https://www.cdc.gov/coronavirus/2019-ncov/about/index.html>

<https://www.who.int/news-room/q-a-detail/q-a-coronaviruses>

<https://www.who.int/emergencies/diseases/novel-coronavirus-2019/advice-for-public>

<https://www.who.int/ith/28-02-2020-update-COVID-19-outbreak-travel-advice/en/>

**\*Information in this fact sheet is as at 19 May 2020. However, facts may change as more becomes known about the virus. For the latest information on the epidemic, please see the WHO and CDC websites referenced above.**