

March 2020

Dear Insured Client

Update on Coronavirus disease (COVID-19) outbreak

The global outbreak of the new coronavirus disease (COVID-19) continues to be closely monitored by world health authorities to curb the spread and societal impact of the disease. This new strain of the coronavirus originated in Wuhan, China. It has since spread to countries such as South Korea, Italy, France, Spain, Germany, Iran, Kuwait, Brazil, Canada, USA and several African countries.

By early March 2020, there have been several confirmed cases across Egypt, Algeria, Morocco, Senegal, South Africa and Nigeria. This information changes daily.

What is COVID-19?

Coronaviruses are common in animals and in rare cases are transmitted to humans. Once in humans, they can spread to other humans through:

- the air, e.g. through sneezing, coughing or spitting
- direct touch with an infected person, e.g. by shaking hands
- or, touching an infected surface and then touching one's face.

What are the symptoms?

The most common symptoms are fever, tiredness, and dry cough, but can also include aches and pains, nasal congestion, a runny nose, sore throat or diarrhoea. Symptoms are usually mild and begin gradually, while some people have no symptoms at all. The majority of patients recover from the disease without needing special treatment. People with fever, cough and 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.

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.

How to prevent getting and spreading COVID-19:

1. Regularly wash your hands well by using an alcohol-based hand rub, or soap and water.
2. Avoid close contact with anyone who has a fever and cough.
3. If you are at high risk of infection, avoid crowded places where people might be sick.
4. Avoid eating raw or undercooked animal products.
5. Clean surfaces regularly with disinfectant, for example kitchen counters or work desks.
6. 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.
7. Avoid travelling if you have a fever or cough and if you become sick while on the flight, inform the crew immediately. If you have travelled recently to any of the geographic locations affected by the novel coronavirus, and develop symptoms, contact the call centre set up by the department of health in your country (where applicable) or your doctor immediately and tell them about where you have been.
8. Educate yourself about COVID-19. Make sure information comes from reliable sources. Your local or national health agency, the WHO website or your local professional.

Should I wear a mask?

Availability of masks is crucial for health workers who are treating people with suspected COVID-19 infection. If you are healthy, you only need to wear a mask if you are taking care of a person with suspected infection. You also need to wear a mask if you are infected.

If you use a mask, use a mask that is effective against the virus. Fit it snugly over your nose and mouth and do not touch it once it's on. Replace the mask with a new one as soon as it's damp. Remove the mask from behind, throw it in a closed bin and wash your hands well. Masks are effective when combined with frequent hand-cleaning.

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, 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 12 March 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.**