



Consumer Alert

Nebraska Department of Insurance
402-471-2201 ~ Toll-free Consumer Hotline 1-877-564-7323
www.doi.ne.gov

Preparing for the Flu Season *What You Should Know About Your Insurance Coverage and the H1N1 Outbreak*

In light of the continuing spread of the H1N1 virus, the Nebraska Department of Insurance encourages consumers 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 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.

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 and answer these questions:

- Is the vaccination covered by my insurance?
 - The seasonal flu vaccine and the H1N1 flu vaccine will be administered separately. In some cases, your insurance company may waive the cost of the vaccination, however, we strongly recommend that you 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.

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Get 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 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

The federal government has created a website with information: www.pandemicflu.gov. The U.S. Centers for Disease Control also has extensive information about the 2009 H1N1 Influenza outbreak on its website: www.cdc.gov.

If you are unable to resolve any concerns you have about your health insurance with your insurance company, contact the Nebraska Department of Insurance, Consumer Affairs Division, on its toll-free consumer hotline at 1-877-564-7323 or locally at 471-2201. The Department of Insurance is located at 941 O Street, Suite 400, Lincoln, Nebraska and is open from 8:00am-5:00pm. Additional information regarding insurance may also be obtained from the Department's website at www.doi.ne.gov.