McDonough County COVID-19 Brief

McDonough County Emergency Services and Disaster Agency (ESDA), the Illinois Emergency Management Agency (IEMA), in coordination with the Illinois Department of Public Health (IDPH), is working to ensure every level of government is collaborating to keep residents informed, aware, and safe as we prepare for and respond to novel coronavirus, now known as COVID-19. State agencies are working together with public health and emergency management officials across the state, coordinating a robust and forward-looking response, even as the situation is evolving. To facilitate collaboration this packet includes some guidelines and important messages on COVID-19 to date.

Although the risk to the general public from COVID-19 at this moment remains low, we must encourage Illinoisans to be vigilant about the best public health practices under the current situation. It's also crucial that we, as public servants, emphasize that COVID-19 isn't specific to any one ethnicity, nationality, or population.

For questions regarding COVID-19, please call the McDonough Health Department at 309-837-9951.

To view the global spread of COVID-19, visit the Locations with Confirmed COVID-19 Cases Global Map from the CDC. https://www.cdc.gov/coronavirus/2019-ncov/locations-confirmed-cases.html

Current State Response Efforts

IEMA and IDPH, as well as other state agencies, are working in partnership with the federal government and local organizations to put systems in place to respond to this new virus. Current efforts include:

- Establishing an IDPH hotline for questions regarding COVID-19 at: 1-800-889-3931
- Enabling three state laboratories to test for COVID-19, located in Chicago, Springfield, and Carbondale. These labs have performed over 200 tests and expect to substantially expand testing capabilities over the coming weeks
- Airport screening and monitoring health of travelers returning from affected areas
- Investigating confirmed cases of COVID-19 and monitoring close contacts who may have been exposed
- Planning community measures that can help limit the spread of disease, such as having individuals who are ill stay at home
- Providing regular guidance to hospitals and healthcare professionals, including information on infection control, personal protective equipment (PPE), supply planning, and clinical evaluation
- Developing and distributing guidance for childcare facilities, schools, universities, businesses, community and faith-based organizations, among many others

Planning and Preparing for COVID-19

IEMA recommends all jurisdictions review and revise their current emergency operations plans in light of this event. To a large extent this event will use similar planning and response methods as other infectious disease events, especially influenza outbreaks. The same general strategies the CDC recommends to prevent transmission and spread of influenza are recommended for COVID-19. We recommend you consider the following points:

- Review and update your current emergency operations plans and relevant annexes
- Conduct or refresh any relevant training called for by your plan
    - In particular, train your staff in appropriate hygiene and transmission prevention measures (see COVID-19 FAQ below), and proper use of PPE
- Reach out to your partner agencies, especially local public health, to discuss current plans and preparedness status
- Evaluate your local public information and outreach status and strategy in collaboration with your partner agencies, and maintain appropriate public messaging

In addition, develop an Alternative Housing Plan per the template distributed by IEMA, and continue to update and modify the plan as needed during the event.

COVID-19 Prevention FAQ

Q: What is COVID-19?
- This virus was first detected in Wuhan City, Hubei Province, China. The first infections were linked to a live animal market, but the virus has expanded from person-to-person.
- The official name for the disease that is causing the 2019 novel coronavirus outbreak is coronavirus disease 2019, abbreviated as COVID-19. In COVID-19, 'CO' stands for 'corona,' 'VI' for 'virus,' and 'D' for disease
- The virus that causes the disease COVID-19 has been labeled SARS-COV-2
- COVID-19 causes minor illness in otherwise healthy people, but serious illness in elderly and immunocompromised people.

Q: How is Coronavirus/COVID-19 transmitted?
- COVID-19 is most commonly spread from an infected person to others through:
    - the air by coughing and sneezing
    - close personal contact, such as touching or shaking hands
    - touching an object or surface with the virus on it, then touching your mouth, nose or eyes before washing your hands

Q: What are the symptoms of Coronavirus/COVID-19?

- Mild to severe respiratory illness with fever, cough, shortness of breath or difficulty breathing

Q: How can you reduce the risk of infection?
- Wash your hands often with soap and water for at least 20 seconds. Using an alcohol- based hand sanitizer that contains at least 60% alcohol if soap and water are not available
- Avoid touching your eyes, nose, and mouth with unwashed hands
- Avoid close contact with people who are sick
- Stay home when you are sick
- Cover your cough or sneeze with a flexed elbow or tissue, then throw the tissue in the trash
- Clean and disinfect frequently touched objects and surfaces

Q: How can people help stop stigma related to Coronavirus/COVID-19?
- People can fight stigma and help others by providing social support
- Counter stigma by learning and sharing facts
- Communicate the facts that viruses to not target specific racial or ethnic groups
- Focus on communicating how COVID-19 spreads and how to prevent transmission

Questions regarding COVID-19 can be directed to the IDPH hotline, 1-800-889-3931. For additional information and Situation Summary updates regarding COVID-19, please refer to the Center for Disease Control and Prevention (CDC) and IL Department of Public Heath (IDPH) website links below:

CDC: https://www.cdc.gov/coronavirus/2019-ncov/index.html
IDPH: http://dph.illinois.gov/topics-services/diseases-and-conditions/diseases-a-z-list/coronavirus
OSHA: https://www.osha.gov/SLTC/covid-19/controlprevention.html

Insurance Coverage and COVID-19 FAQ

It is possible some residents may have questions about their insurance coverage. The Illinois Department of Insurance (Department) has issued the following consumer FAQ. This FAQ does not apply to excepted benefit policies or short-term, limited-duration health insurance coverage:

Q: Who pays for COVID-19 diagnostic testing if needed?

> The federal Centers for Disease Control and Prevention (CDC) and the Illinois Department of Public Health (IDPH) are currently covering the cost of the lab test for the presence of COVID-19. Yet hospitals might still charge their own fees for collecting the specimens, which then could be billed to the patient or to the patient's health insurance issuer. Call your insurance provider to discuss available coverage.

Q: Will I be subject to higher cost-sharing if I unintentionally receive care from out-of-network specialists in an in-network hospital?

> No. The Illinois Insurance Code prohibits health insurance issuers from charging higher out-of-pocket expenses to an enrollee who sees an out-of-network provider at an in-network facility if there are no in-network providers available. However, if you willfully choose a non-network provider when an in-network provider is readily available, you might be subject to higher out-of-pocket expenses.

Q: What if I have health concerns that require emergency medical services?

> Insurance carriers must cover emergency services for an emergency medical condition at in-network levels regardless of which provider performs the services. Emergency services include transportation services, such as ambulance services, as well as inpatient and outpatient hospital services that are needed to evaluate or stabilize the patient. Many individuals who have contracted COVID-19 have not required emergency services. Still, exceptional circumstances may arise.

Q: Should I fill or refill my current prescription drugs in anticipation of an emergency?

> The CDC and American Red Cross recommend that households maintain at least a 30-day supply of any prescription drugs used by household members at all times to prepare for unexpected events. The Department has encouraged health insurance carriers to do all that they can to allow people to get more than a 30-day supply of a prescription drug at one time, subject to the limits of the prescription written by the treating healthcare provider. The Department does not recommend stockpiling prescriptions that are highly susceptible to abuse, such as opioids that may be restricted to 7-day prescriptions.

Q: Can my insurance carrier cancel or refuse to renew my insurance policy if I am diagnosed with COVID-19 or a preexisting respiratory illness?

> No. The Illinois Insurance Code prohibits individual or group accident and health insurance carriers from imposing any preexisting condition exclusions, including in connection with COVID-

19. Federal law and state regulations provide protections against preexisting condition exclusions in health insurance coverage, as well. However, preexisting condition consumer protections do not apply to short-term, limited-duration health insurance coverage or excepted benefit policies.

Q: Does my travel insurance cover risks related to COVID-19 if I get sick while travelling?

It depends. Unless a travel insurance policy contains an exception applicable to COVID-19, a policy of travel insurance that covers the risks of sickness, accident, or death incident to travel presumptively would cover such risks relating to COVID-19 if experienced while travelling. The extent of coverage for health care services, including emergency transportation within a foreign country, as well as the costs of returning to the United States for further treatment, may depend on the terms of the policy so be sure to check with your insurance carrier.

Q: Does my travel insurance cover cancelation or interruption risks related to Covid-19?

If you purchased a Trip Cancelation or Trip Interruption policy after January 21 or 22, 2020, it is unlikely that you will be covered if your trip is canceled due to a COVID-19 event, such as a coronavirus outbreak at your destination, or a quarantine that prevents you from traveling. Again, you should check with your insurance carrier for coverage and policy details.

Q: Is there a number to call for health insurance and HMO inquiries?

Yes. If you have questions regarding health insurance and HMO inquiries, please call the Illinois Department of Insurance at (877) 527-9431.

Q: Is there a number to call for Medicare beneficiaries and caregiver inquiries?

Yes. If you have questions regarding Medicare beneficiaries and caregiver inquiries, please call CMS at (800) 548-9034.