



RISK ADMINISTRATION SERVICES, INC.

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CORONAVIRUS DISEASE 2019 (COVID-19) OUTBREAK RECOMMENDATIONS FOR EMPLOYERS

With the rapidly evolving situation with the COVID-19 outbreak, RAS is providing interim guidance to its insured employers on possible steps for them to take in their workplaces and business operational practices. It is RAS's recommendation and a best practice to review and follow the advice of experts such as the Centers for Disease Control and Prevention (CDC) and Occupational Safety and Health Administration (OSHA). Accordingly, below are some bullet points to follow along with links to the information developed by these organizations specifically for business preparedness.

CDC Interim Guidance for Businesses and Employers

https://www.cdc.gov/coronavirus/2019-ncov/community/guidance-business-response.html?CDC_AA_refVal=https%3A%2F%2Fwww.cdc.gov%2Fcoronavirus%2F2019-ncov%2Fspecific-groups%2Fguidance-business-response.html

To prevent stigma and discrimination in the workplace do not make determinations of risk based on race or country of origin and be sure to maintain confidentiality of people with confirmed COVID-19.

Recommended strategies for employers to use now:

- **Actively encourage sick employees to stay home**

Talk with companies that provide your business with contract or temporary employees about the importance of sick employees staying home and encourage them to develop non-punitive leave policies.

- **Separate sick employees**

CDC recommends that employees who appear to have acute respiratory illness symptoms (i.e. cough, shortness of breath) upon arrival to work or become sick during the day should be separated from other employees and be sent home immediately. Sick employees should cover their noses and mouths with a tissue when coughing or sneezing (or an elbow or shoulder if no tissue is available).

- **Advise employees before traveling to take certain steps recommended by the CDC.**

- **Emphasize staying home when sick, respiratory etiquette and hand hygiene by all employees**

- **Perform routine environmental cleaning**

- **Employees who are well but who have a sick family member at home with COVID-19 should notify their supervisor and refer to CDC guidance for how to conduct a risk assessment of their potential exposure.**

If an employee is confirmed to have COVID-19, employers should inform fellow employees of their possible exposure to COVID-19 in the workplace but maintain confidentiality as required by the Americans with Disabilities Act (ADA). Employees exposed to a co-worker with confirmed

COVID-19 should refer to CDC guidance for how to conduct a risk assessment of their potential exposure.

Some of the key considerations when making decisions on appropriate responses are:

- Disease severity (i.e., number of people who are sick, hospitalization and death rates) in the community where the business is located.
- Impact of disease on employees that are vulnerable and may be at higher risk for COVID-19 adverse health complications. Inform employees that some people may be at higher risk for severe illness, such as older adults and those with chronic medical conditions.
- Prepare for possible increased numbers of employee absences due to illness in employees and their family members, dismissals of early childhood programs and K-12 schools due to high levels of absenteeism or illness.
 - Employers should plan to monitor and respond to absenteeism at the workplace. Implement plans to continue your essential business functions in case you experience higher than usual absenteeism.
 - Cross-train personnel to perform essential functions so that the workplace can operate even if key staff members are absent.
 - Assess your essential functions and the reliance that others and the community have on your services or products. Be prepared to change your business practices if needed to maintain critical operations (e.g., identify alternative suppliers, prioritize customers, or temporarily suspend some of your operations if needed).
- Employers with more than one business location are encouraged to provide local managers with the authority to take appropriate actions outlined in their business infectious disease outbreak response plan based on the condition in each locality.
- Coordination with state and local external health officials is strongly encouraged for all businesses so that timely and accurate information can guide appropriate responses in each location where their operations reside. Since the intensity of an outbreak may differ according to geographic location, local health officials will be issuing guidance specific to their communities.

OSHA Guidance on Preparing Workplace for COVID-19

<https://www.osha.gov/SLTC/covid-19/index.html> (Link to Guidance under Quick Facts)

- Develop a preparedness or response plan or update prior plans developed for pandemic flu outbreaks (SARS) to address specific exposure risks for COVID-19.
- Develop contingency plans for situations that could arise as a result of outbreaks:
 - Increased absenteeism, staggered work shifts, working remotely, social distancing
- Implement basic infection prevention measures.
- Develop policies and procedures for prompt identification and isolation of sick employees.

- Develop, implement, and communicate about workplace flexibilities and protections.
- Implement Workplace Controls
 - Engineering Controls – high-efficiency air filters, increasing ventilation rates, installing physical barriers (sneeze guards)
 - Administrative Controls – encouraging workers to stay home, discontinue non-essential travel to highly effected areas, use virtual communications when possible versus face to face, provide educational information, develop emergency communication plans or forum for answering questions or addressing concerns
- Classify risk – level of risk depends on industry type, need for contact within 6 feet of people suspected to be infected –

Very High Risk	Health care workers and first responders performing aerosol-generating procedures (intubation, cough induction procedures, bronchoscopies, some dental procedures, invasive specimen collections), health care lab personnel handling specimens from known or suspected infected patients), morgue workers performing autopsies.
High Risk	Healthcare workers not performing aerosol-generating procedures), EMT’s transporting in enclosed vehicles, mortuary workers.
Medium Risk	Jobs that include those that require frequent and/or close contact (within 6 feet) of people who may be infected but who are not known to be infected (frequent contact with travelers or if in a community where high incidence of transmissions and have contact with the general public.
Low Risk	Jobs that do not require contact with people known or suspected of being infected or do not have close contact with the general public.

Disclaimer: This document has been provided as an informational resource for RAS insureds and business partners. It is intended to provide general guidance on potential actions to implement and not intended to provide medical or legal advice or address medical concerns or specific risk circumstances. Due to the dynamic nature of infectious diseases, RAS cannot be held liable for the guidance provided. We strongly encourage recipients of this information to seek additional safety, medical and epidemiological information from credible sources cited, such as the CDC and OSHA. As regards insurance coverage questions, whether coverage applies, or whether a policy will respond to any risk or circumstance, that is subject to the specific terms and conditions of the policy or contract at issue and the particular facts of each individual circumstance.