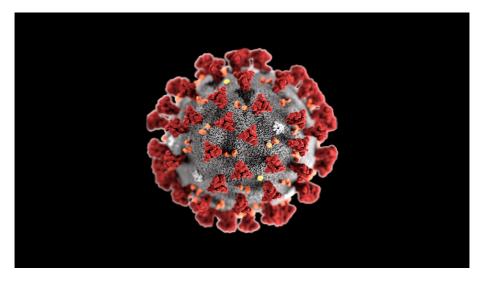
### 8 Questions Employers Should Ask About Coronavirus



The Centers for Disease Control and Prevention

The coronavirus outbreak that originated in Wuhan, China has spread to at least 65 countries and has sickened more than 89,000 people, with more than 3,000 deaths. Governments have shut borders and imposed quarantines, and companies have imposed travel bans. The human and economic impacts on businesses have been stark.

This epidemic is a wake-up call for companies to carefully review the strategies, policies, and procedures they have in place to protect employees, customers, and operations in this and future epidemics. Here are eight questions that companies should ask as they prepare for — and respond to — the spread of the virus.

# **1.** How can we best protect our employees from exposure in the workplace?

The coronavirus that causes Covid-19 (as the disease is called) is thought to spread largely through respiratory droplets from coughing and sneezing, and it seems to spread easily. It may also be possible to become infected by touching a contaminated surface or object and then touching one's nose or mouth. The Centers for Disease Control and Prevention advises that employees should:

- Stay home if they have respiratory symptoms (coughing, sneezing, shortness of breath) and/or a temperature above 100.4 F.
- Leave work if they develop these symptoms while at the workplace.
- Shield coughs and sneezes with a tissue, elbow, or shoulder (not the bare hands).
- Wash hands often with soap and water for at least 20 seconds or use an alcohol-based hand sanitizer.

We would add that it's sensible to avoid shaking hands entirely to reduce the risk of spreading infection. Though that might be awkward at times, it's an increasingly common practice in hospitals and clinics.

As hand washing is one of the most effective defenses, employers need to make sure that employees have ready access to washing facilities and that those are kept well stocked with soap and (ideally) paper towels; there is some evidence that paper towel drying is less likely to spread viruses than jet dryers. Alcohol-based hand sanitizers and sanitizing wipes should be distributed throughout the workplace, and all frequently touched surfaces such as workstations, countertops and doorknobs should be routinely cleaned. Increased cleaning of common areas using standard cleaning agents can also reduce risk of spread of respiratory disease. Unless they're delivering health care, there's no need for organizations to stockpile face masks, as these are in short supply and the CDC doesn't recommend their use by healthy people to protect against infection.

(For more on employers' role, see the CDC's "Interim Guidance for Businesses and Employers" here.)

A just-completed Willis Towers Watson survey of 158 employers globally, over half of them multinational companies, found that most are implementing an array of actions to protect employees. As might be expected, China is out ahead on this. Nearly 90% of surveyed companies there have increased employee access to hand sanitizers, and more than 80% have ramped up public health communications (such as posters about preventing spread) and are directing employees to work from home if they can. In North America where Covid-19 is just starting to emerge, companies are being proactive: 70% have already or plan to increase communications, and more than half have or plan to increase access to hand sanitizers.

#### 2. When should we exclude workers or visitors from the workspace?

As discussed, employees should stay home or go home if they have symptoms of coronavirus infection. But dedicated staff often resist taking sick days, instead dragging themselves into work where they may infect others. Given the threat this epidemic presents, managers shouldn't hesitate to send employees who present with Covid-19 symptoms home. Likewise, employees or visitors who are symptomatic or at high risk for Covid-19 should be kept separate from staff and helped with arrangements to leave the workplace and obtain medical evaluation while minimizing their public exposure. For example, they should avoid public places and public transportation, and, ideally, should stay six feet away from others unless they are wearing a mask.

If Covid-19 becomes widespread in the community, companies can check temperatures using hand-held thermal scanners and consider excluding staff or visitors with temperatures over 100.4 F. Temperature is not an exceptionally accurate way to assess risk, though, as some with the coronavirus will be contagious but have no fever, and others will have higher temperatures not related to this virus. Thus, an elevated temperature in combination with respiratory symptoms is the best indicator of possible infection.

Public health organizations recommend that companies bar employees or visitors from coming to the workplace for a period 14 days after a "medium" or "high-risk" exposure to the virus — generally meaning having been in close contact with someone who is known to be infected, or having traveled from a high-risk region. (For more, see the CDC's "Guidance for Risk Assessment.") Forty-three percent of North American employers in our survey said they now bar employees or visitors who have recently traveled from China for a period of 14 days after return. Visits or return to the workplace can resume after 14 days if no symptoms emerge.

### 3. Should we revise our benefits policies in cases where employees are barred from the worksite or we close it?

The likelihood that increasing numbers of employees will be unable to work either because they are sick or must care for others means that companies should review their paid time off and sick leave policies now. Policies that give employees confidence that they will not be penalized and can afford to take sick leave are an important tool in encouraging self-reporting and reducing potential exposure. Our employer survey found that nearly 40% of employers have or plan to clarify their pay policy if worksites are closed or employees are furloughed.

While few companies outside of Asia have closed worksites yet because of the epidemic, about half of the Chinese companies we surveyed had shut down worksites at least temporarily. Such closures will likely become more common outside of Asia should the epidemic continue on its current course.

Most firms will treat Covid-19 in their policies as they would any other illness, and sick leave or short-term disability insurance would be applicable. However, exclusion from the workplace might not be covered by disability policies, and prolonged absence could last longer than available sick leave. Our survey found that more than 90% of employers in China paid their workers in full and maintained full benefits during furloughs. Companies should promulgate clear policies on this now and communicate about these with employees. Most will want to offer protections to their workforce to the extent this is financially feasible.

#### 4. Have we maximized employees' ability to work remotely?

While many jobs (retail, manufacturing, health care) require people to be physically present, work, including meetings, that can be done remotely should be encouraged if coming to work or traveling risks exposure to the virus. Videoconferencing, for instance, is a good alternative to risky fact-to-face meetings. Nearly 60% of the employers we surveyed indicated that they have increased employees' flexibility for remote work (46%) or plan to (13%).

# 5. Do we have reliable systems for real-time public health communication with employees?

Dangerous rumors and worker fears can spread as quickly as a virus. It is imperative for companies to be able to reach all workers, including those not at the worksite, with regular, internally coordinated, factual updates about infection control, symptoms, and company policy regarding remote work and circumstances in which employees might be excluded from or allowed to return to the workplace. These communications should come from or be vetted by the emergency response team, and they should be carefully coordinated to avoid inconsistent policies being communicated by different managers or functions. Clearly this requires organizations to maintain current phone/text and email contact information for all employees and test organization-wide communication periodically. If you don't have a current, universal contact capability already, now is a good time to create this.

# 6. Should we revise our policies around international and domestic business travel?

Sixty-five percent of companies surveyed are now restricting travel to and from Asia. It is prudent to limit employee business travel from areas where Covid-19 is most prevalent — both to prevent illness and to prevent loss of productivity due to quarantine or employee exclusion from the workplace after travel. Companies should track the CDC Travel Health Notices and the State Department Travel Advisories to determine what business travel should be canceled or postponed. The CDC currently recommends that travelers avoid all nonessential travel to China, South Korea, Italy, and Iran.

Employees should be especially careful not to travel if they feel unwell, as they might face quarantine on return if they have a fever even without significant risk of coronavirus infection.

#### 7. Should we postpone or cancel scheduled conferences or meetings?

We have already seen scattered reports of canceled in-person conferences and meetings, especially those with international attendees, and we expect more in the coming months: 47 percent of employers in our survey said they would cancel planned conferences for North American employees in selected countries. Local health departments will issue guidance about whether events should be canceled in a specific area. All conference organizers should provide information on reducing the chance of infection (including discouraging hand-shaking) and to assure that proper handwashing facilities (and/or hand sanitizers) are easily available.

#### 8. Are supervisors adequately trained?

Sixty-five percent of companies surveyed that have employees in China are training supervisors about implications of Covid-19, while 34% of those with employees in North America report they are actively training or planning to train their supervisors. Whatever form the training takes, supervisors should have ready access to appropriate information (such as on infection control and company policies) and should know who to contact within the firm to report exposures. Supervisors or other designated persons in the company should promptly notify local public health authorities about any suspected exposure. A web search for "local health department" and postal code or city or county name will generally yield accurate contact information. In the US, supervisors can also contact the CDC at 800-232-4636 with questions about coronavirus.

Diligent planning for global health emergencies can help protect employees, customers, and the business. But plans are only as good as their execution. Companies should use the current situation to optimize and battle-test their plans. Whether or not Covid-19 becomes a full-blown pandemic, these capabilities will prove invaluable as the emergence of a global pandemic, caused by this coronavirus or another agent in the future, is not a matter of "if" but "when."

### About the Writers:

Jeff Levin–Scherz, MD, MBA, is a senior director and co-leader of the North American Health Management practice at Willis Towers Watson. Jeff trained as primary care physician, and has played leadership roles in provider organizations and a health plan. He is an Assistant Professor at the Harvard TH Chan School of Public Health.

Deana Allen RN, MBA, is a senior vice president of the North America Healthcare Industry practice and serves as the Intellectual Capital and Operations Excellence leader at Willis Towers Watson. In addition to work as a clinician she has served as a health system corporate director of risk and insurance and healthcare consultant.