

# A primer on COVID-19, precautions, coverage

Posted on Mar 28, 2020 by **Eva Maria Karlsson**

On Dec. 31, the World Health Organization was informed of a cluster of cases of pneumonia of unknown cause detected in Wuhan City, Hubei Province of China. The novel (new) coronavirus, was named Coronavirus Disease 2019 (COVID-19). In early March, WHO characterized the outbreak as a pandemic, spreading globally.

The U.S. Centers for Disease Control and Prevention (CDC) has issued Warning Level 3, Avoid Nonessential Travel to the following countries: Austria; Belgium; China; Czech Republic; Denmark; Estonia; Finland; France; Germany; Greece; Hungary; Iceland; Iran; Italy; Latvia; Liechtenstein; Lithuania; Luxembourg; Malta; Monaco; Netherlands; Norway; Poland; Portugal; Slovakia; Slovenia; South Korea; Spain; Sweden; Switzerland; San Marino; Vatican City.

On March 19, the U.S. Department of State – Bureau of Consular Affairs issued a Global Level 4 Health Advisory: Do Not Travel.

Patients with COVID-19 have experienced mild to severe respiratory illness that's spreading from person-to-person. Common symptoms can include fever, dry cough and shortness of breath. Less common symptoms are sore throat, fatigue, aches and pains, headaches and runny or stuffy nose. The symptoms may appear 2-14 days after exposure.

The most severe illness occurs in people with underlying health issues and older adults. People at higher risk of infection are individuals that have traveled to an area with community transmission or who have been in contact with a person who has contracted the virus. Most healthy people will recover with mild to moderate symptoms.

## **Insurance before sickness**

For worldwide traveling yacht crew, it is essential to be covered under a crew medical plan that will work while working onboard the yacht, during time off and in between jobs anywhere in the world (or where the yacht and crew travel).

If the yacht doesn't have a group policy in place for the crew, it's important to enroll into an individual, personal crew medical plan *before* showing symptoms or getting ill. Most insurers will not cover pre-existing medical conditions, especially not under an individual insurance policy.

For those crew who already have an insurance plan in place, they should educate themselves on the benefits and coverage, reading the policy and getting familiar with how the policy works in case they have to go to the doctor and file a claim. For questions about coverage and benefits, crew can reach out to their insurance agent or the insurance company directly to find out what that plan covers concerning COVID-19 testing and treatment.

At all times, have insurance documents within short reach and keep the ID card handy. Register with member or policyholder services on the insurance companies' websites. Some insurers offer an app where policy documents and ID card are stored electronically and can be easily accessed from a smart phone or pad.

Preparation is everything.

## Coverage

For existing policyholders, COVID-19 treatment is often covered as any other flu or illness under the crew medical insurance policies. The eligible medical expenses that may be considered for coverage include, but are not limited to, charges for testing, doctor visits, urgent care clinics, hospitals, prescriptions and medical evacuation.

As of today, COVID-19 has no impact on the coverage for GeoBlue members that are covered under long-term insurance policies. These plans include the Navigator crew medical, the Xplorer Premier, Xplorer Essential and the Blue Cross, Blue Shield Global Expat plans. For new long-term applicants who have noted China or South Korea as Host Country, there is currently a pending status in underwriting review.

Additionally, the Navigator individual crew medical plan and Blue Cross Blue Shield Global Expat group policy offer free COVID-19 testing to its policyholders. The insurance policy will cover — with no cost to the insured — medically necessary, prescribed diagnostic testing for the virus, consistent with CDC guidelines. The cost for the testing is covered, as are the physician consultation fee and associated costs related to the administration of the test.

But be aware that most countries have insufficient testing kits, and healthcare professionals and individuals with chronic health conditions are prioritized at this time.

The IMG Global Crew Medical Insurance plans for groups and individuals, the Crew Select plan and Global Medical Insurance Plans for Expats may provide coverage for COVID-19-related care if crew have purchased and entered the destination country prior to either: 1) the CDC issuing a Warning Level 3 (avoid nonessential travel) for the Destination Country; or 2) a government agency of a Home Country publishing or issuing a Travel Warning or Emergency Travel Advisory regarding the Destination Country.

Eligible medical expenses that may be considered for coverage include, but are not limited to, charges for illness, injury or medical evacuation.

Tele-Medicine is another useful benefit being offered by some insurance companies, where policyholders can receive medical guidance and consultations through virtual appointments and doctor consultations globally. Subject to local regulation, doctors may be able to prescribe medicine and provide referral letters.

For questions about a specific policy, benefits and to verify coverage, insureds should always refer to the certificate of insurance as the definitive source for the terms, conditions and exclusions. Or contact an insurance agent or the insurance company directly. The toll-free or collect-call phone numbers are usually listed on the back of the ID card or visit the insurance companies' websites for more details.

## Precautions

According to the CDC, here are some precautionary measures we all can do to prevent the spread of COVID-19:

- Hand washing is probably the most important protective measure. Wash hands often with soap and warm water for at least 20 seconds.
- Use alcohol-based hand sanitizer that contains at least 60% alcohol.
- Avoid close contact with people who are showing symptoms or are sick.
- Practice cough etiquette. Maintain distance, cover coughs and sneezes with disposable tissues or clothing, and wash hands.
- Avoid touching the eyes, nose and mouth.

- Avoid sharing personal items.
- Keep a safe distance from others — about 6 feet (2m).
- Don't use public transportation.
- Clean and disinfect frequently touched objects and surfaces, including but not limited to, counter space, table-tops, bathrooms, doorknobs, handrails, cell phones, computers, etc.
- Avoid social gatherings, crowds and unnecessary traveling.
- Use masks in specific circumstances, such as when sick, when caring for a sick person or when traveling to countries where mask use is common.

If symptoms begin to show, the CDC recommends the following:

- Take your temperature twice a day. Wait 30 minutes after eating, drinking or exercising before taking your temperature. Fever is 100.4 degrees F/38 degrees C or higher. Monitor your symptoms.
- Watch for cough or difficulty breathing.
- Call ahead before visiting a doctor.
- Wear a facemask when around people and before entering a doctor's office.
- Seek prompt medical attention when symptoms worsen.
- Patients with confirmed COVID-19 should remain under isolation.

We are all in this together. Let's do our part to slow the spreading of the coronavirus. The stricter we are following the guidelines and recommendations, the faster we can return to our normal lives.

Be safe and feel free to reach out with information to share or with any questions about insurance and COVID-19.

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