

Ebola Virus Disease - What You Should Know

On Oct. 14 the Texas Department of State Health Services confirmed a second health care worker has tested positive for the Ebola virus. This marks the third laboratory-confirmed case of Ebola in the United States. The first case involved a patient diagnosed at the Texas Health Presbyterian Hospital in Dallas. The other cases involve two health care workers who cared for the first patient. With this recent diagnosis, the U.S. Centers for Disease Control and Prevention (CDC) Director Thomas Frieden, M.D., announced a new strategy to stop the spread of Ebola among health care workers. A key component of the strategy will be to send Ebola response teams within hours of a confirmed case to any hospital in the United States.

According to the World Health Organization (WHO), the Ebola virus disease (EVD) is a rare and deadly disease caused by infection with one of the Ebola virus strains. Ebola can cause disease in humans and nonhuman primates such as monkeys, gorillas, and chimpanzees. The Ebola outbreak is the worst in nearly 40 years. Recent reports indicate the virus has killed 4,493 people as of Oct. 12, 2014. There are a total of 8,997 confirmed, probable, and suspected cases of Ebola virus disease EVD, which have been reported in seven affected countries (Guinea, Liberia, Nigeria, Senegal, Sierra Leone, Spain, and the United States).

Symptoms

According to the CDC, symptoms may appear from 2 to 21 days after exposure to Ebola, but the average is 8 to 10 days. Symptoms include:

- Fever (greater than 38.6°C or 101.5°F)
- Severe headache
- Muscle pain
- Weakness
- Diarrhea
- Vomiting
- Abdominal (stomach) pain
- Unexplained hemorrhage (bleeding or bruising)

Diagnosis & Treatment

Ebola is diagnosed through a blood sample of the person exhibiting symptoms. Once diagnosed, symptoms of Ebola are treated as they appear. Basic interventions when used early can significantly improve the chances of survival. There currently is no FDA-approved vaccine or medicine available for Ebola.

Transmission

Ebola is spread through direct contact with:

- Blood or body fluids including, but not limited to, urine, saliva, sweat, feces, vomit, breast milk, and semen of a person who is sick with Ebola
- Objects like needles and syringes that have been contaminated with the virus
- Infected animals
- According to the CDC, Ebola is not spread through the air or by water, or in general, by food. However, the World Health Organization (WHO) released a statement on Oct. 6 indicating Ebola can potentially be spread through the air by moisture released through coughing and sneezing.
- Health care providers caring for Ebola patients and family and friends in close contact with Ebola patients are at the highest risk of getting sick because they may come in contact with infected blood or body fluids of sick patients.

Things To Consider

Traveling Employees

Employers should take time to further develop their travel planning and management policies. Such activities might include:

- Identify employees who have traveled to affected areas or who may have had contact with someone who is infected, and ensure if they begin to show symptoms of the virus, they are assessed quickly.
- Have employees who have returned from affected areas monitor their health for the three-week incubation period. If there are multiple employees who travel to affected areas consider incorporating a tracking program to allow employees to check in regularly and report any concerns.
- Consult the CDC's web page for people working and traveling abroad prior to sending employees overseas.
- Restrict any non-essential business trips to areas hit hard by the virus. Monitor the Alerts & Warnings page of the U.S. Department of State's web site to stay current with travel alerts outside the United States. Additionally, it is suggested that U.S. citizens traveling abroad enroll in the Department of State's Smart Traveler Enrollment Program (STEP). This program provides the latest security updates and makes it easier to communicate in the event of an emergency.

High Risk Industries

While the majority of employees in the workplace are unlikely to encounter the Ebola virus, there are some professions at a higher risk. Some of these professions include:

- Health care workers, laboratory personnel, and EMS workers who should follow guidelines and recommendations on the CDC website, Information for Health care Workers & Settings.
- Clients who provide study abroad, foreign exchange or other education-related travel should consult the CDC's advice page for colleges and universities.

When individuals within your organization are at a higher risk for exposure to Ebola, it is important you identify and comply with OSHA standards that potentially apply to Ebola such as the Bloodborne Pathogens Standard, the Respiratory Protection Standard, and the Personal Protective Equipment standards. These Standards should be strictly enforced in industries where workers routinely handle blood and bodily fluids. Visit OSHA's web page on Ebola for additional resources and a listing of other professions at a higher risk.

Take Precautions

Encourage all employees to take precautions that minimize their risk of contracting the disease. Since Ebola is transmitted through bodily fluids, such precautions include:

- Washing hands often with soap and water or use alcohol-based hand sanitizer
- Avoiding contact with blood or bodily fluids of people who are sick
- Preparing all food carefully
- Seeking medical attention if they develop symptoms such as headache, fever, pain, diarrhea, vomiting and rash.

Be Prepared

For businesses who do not have traveling employees, or whose occupation does not place individuals at higher risk for exposure to Ebola, you may wonder how you can prepare. Now is a good time to consider reviewing and testing your Business Continuity Plan. When reviewing your plan consider determining how:

- The organization will legally address higher rates of absenteeism due to Infectious Disease Management. Consider whether or not you will make flexible working arrangements available for those individuals who are being quarantined, or who are concerned for their own health. Consider how your response will be interpreted by the law should a suit be brought by an employee(s).
- The company will sustain critical operations if supply chains, personnel, or other resources are reduced. Identify back-up suppliers, cross train employees and consider data redundancies.
- Your company will communicate Ebola related messages to employees, business partners, customers and the community. Ensure you have a media management policy or have identified sources to assist with the development and delivery of formal statements.

If your organization does not have a comprehensive Business Contingency Plan the Federal Emergency Management Agency's Ready website resources available. You may also reach out to your BB&T Insurance representative to learn more about the main components of a contingency plan and when your insurance program will respond to an Ebola related loss.

Stay Informed

Stay current on the impact and new developments of Ebola and use the tools and resources available from the experts by visiting governmental agency websites such as:

- CDC - <http://www.cdc.gov/vhf/ebola/index.html>
- OSHA - <https://www.osha.gov/SLTC/ebola/index.html>
- WHO - <http://www.who.int/csr/resources/publications/ebola/en/>
- U.S. Department of State - <http://travel.state.gov/content/passports/english/go/Ebola.html>

What's Next?

The Ebola impact on the United States continues to unfold as governmental agencies investigate and monitor the situation. The Director of the CDC, Tom Frieden, provided the following statement and update in a press briefing on Oct. 15, "Just to recap, Ebola is hard to fight, but we know how to fight it and how to beat it."

Given the CDC's new strategy to become more involved in newly reported cases of Ebola, the hope is that impact to the United States will be limited. For more information or additional assistance, please contact your BB&T Insurance representative.