



STATE OF OHIO

Emergency Operations Center

NEWS RELEASE

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Insurance Department Offers Insurance Tips Concerning H1N1 Virus Coverage

COLUMBUS —As the H1N1 virus continues to spread in the United States, Ohio Department of Insurance Director Mary Jo Hudson has provided important insurance tips when it comes to making sure Ohioans have adequate coverage for treatment for the disease.

“The time to act is now, before you or someone on your health insurance policy becomes infected,” said Director Hudson. “Taking a few extra moments to make sure you have the coverage you need will make things easier if you catch the H1N1 virus.”

The Department offers these tips when it comes to making sure you have adequate health insurance coverage:

- **Review your health policy** to be sure you understand the coverage, restrictions and exclusions. You may want to review your co-payment for the most common H1N1 treatments. Find out if there are any coverage limitations that apply to the distribution of the medication. Some policies will restrict coverage on the number of doses per prescription or per year.
- **Understand your responsibilities** under your health policy. It is often important to know if you have selected a primary care provider (PCP). Does your policy require you to get a referral from your PCP for services and procedures your PCP cannot provide? Don't assume that if you request a referral from your PCP that the insurer will pay for the referred services. Call your insurer if you aren't sure.
- **Keep your insurance ID card handy**. You can call the number on your insurance ID card for assistance in understanding any part of your policy. The Department of Insurance is available to assist as well, and can be reached Monday through Friday from 8:00 a.m. to 5:00 p.m. at **1-800-686-1526**.
- **Keep good files**. Know where to find your policy or benefits booklet. Keep copies of any health insurance related documents in a file you can easily locate.
- **If you're traveling:**
 - If you've purchased travel insurance, check with the company/agent from whom you purchased the policy to see if you can still receive benefits if you have to cancel your trip because you have contracted H1N1 or you are afraid of catching

it while on your trip. Keep in mind that many travel insurance policies have pandemic/epidemic exclusions if H1N1 were to reach an epidemic or pandemic status.

- Call your health care provider to see what in-network/out of network doctors and/or hospitals are available in the area that you will be visiting in the event that you need to see a doctor while on your trip.

According to the Ohio Department of Health, symptoms of this H1N1 virus closely resemble seasonal flu, and include fever, weakness, coughing and lack of appetite. If you are experiencing these symptoms, contact your doctor immediately for further instructions.

To prevent the spread of H1N1 virus, the Ohio Department of Health recommends the following:

- Cover your nose and mouth with a tissue when you cough or sneeze. Throw the tissue in the trash after you use it.
- Wash your hands often with soap and water, especially after you cough or sneeze. Alcohol-based hand cleaners are also effective.
- Try to avoid close contact with sick people.
- If you get sick with influenza, see your doctor. The Center for Disease Control recommends that you stay home from work or school and limit contact with others to keep from infecting them. Avoid touching your eyes, nose or mouth. Germs spread this way.

Ohioans who are looking for more information concerning H1N1 virus are encouraged to call the Ohio Department of Health's H1N1 hotline at 1-866-800-1404. The hotline is operational Monday through Friday, 8:00 a.m. to 5:00 p.m. There is a Spanish speaker in the call center. More information about H1N1 flu can be found on the Department of Health's web site, www.odh.ohio.gov.

Ohio insurance consumers with questions and concerns about their insurance can call the Department's consumer hotline at **1-800-686-1526**. Free information can also be obtained at www.insurance.ohio.gov.

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