Session 102PD, Disasters: The Impact on Public Health and Health Care

Moderator/Presenter:
Jim Toole, FSA, MAAA, CERA, FCA

Presenters:
Alison Hare
Jennifer A. Horney, Ph.D., MPH
Robert Morrow, MD
Perceptions and Prioritization of Risk by Populations Impacted by Disasters

Jennifer Horney, PhD, MPH, CPH
Head and Associate Professor, Department of Epidemiology and Biostatistics, Texas A&M School of Public Health
Background

• The number of weather-related disasters is increasing
  • The number of deaths caused by them is falling
Background

• What is the role of public health in disasters and emergencies?

• Public Health and Emergency Preparedness (PHEP)
  • Since 2002, federal funding from CDC’s Office of Public Health Preparedness and Response
  • State, local, tribal, and territorial health departments

Background

• Although impetus for public health’s role in disasters was 2001 WTC and Anthrax attacks...
Background

Since 2002, PHEP funds have accounted for:

- 81% of the funding expended by jurisdictions to develop public health Emergency Operations Centers (EOCs)
- 51% of awardee jurisdictions’ overall budgets for maintaining electronic disease surveillance systems
- 63% of Laboratory Response Network (LRN) infrastructure to respond to biological threats and
- 88% of infrastructure to respond to chemical threats

What risks are being addressed?

- Perceptions of risk:
  - Not only numerical data
  - Risk = Hazard + Outrage

- Outrage factors: Unfair distribution, voluntary, familiar
What risks are being addressed?

• After 9/11, 1.4 million changed holiday travel to avoid flying
  • 1,000 excess auto fatalities in Q4 of 2001
What risks are being addressed?

- Respondents perceived personal risk of contracting Ebola as higher than their risk for HIV.
- 20% of U.S.-based internists reported overly intensive management of low-risk patients.
What about natural disasters?

- Perception of risk is complex
- Main factors include:
  - Hazard Experience
  - Environmental Cues
  - Information Sources

What about natural disasters?

<table>
<thead>
<tr>
<th>Study population</th>
<th>Evacuated</th>
<th>Prevalence difference</th>
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</thead>
<tbody>
<tr>
<td></td>
<td>$n$</td>
<td>$n$</td>
</tr>
<tr>
<td><strong>Flood hazard area</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Non-flood</td>
<td>46</td>
<td>5</td>
</tr>
<tr>
<td>100- or 500-year flood plain</td>
<td>159</td>
<td>52</td>
</tr>
<tr>
<td><strong>Perceived risk</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Low</td>
<td>92</td>
<td>22</td>
</tr>
<tr>
<td>High or medium</td>
<td>100</td>
<td>33</td>
</tr>
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</table>

What about natural disasters?

<table>
<thead>
<tr>
<th>Actual Risk</th>
<th>Perceived Risk</th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>High</td>
<td>Medium</td>
<td>Low</td>
<td>Total</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>100-Year</td>
<td>20  18.35</td>
<td>34  31.19</td>
<td>55  50.46</td>
<td>109</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>500-Year</td>
<td>6   9.84</td>
<td>14  22.95</td>
<td>41  67.21</td>
<td>61</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Nonflood</td>
<td>42  10.50</td>
<td>76  19.00</td>
<td>282  70.50</td>
<td>400</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

What about demographics?

- Research literature is mixed
- Social factors tend to be more important
- Jurisdictions may not planning for changing populations / vulnerable populations

What about chronic disasters?

• Resident perception of risk from climate and drought differ from planning priorities
  • Residents equally concerned about extreme heat and hurricane; 60% of hazard mitigation plan actions focus on hurricane

<table>
<thead>
<tr>
<th></th>
<th>Not at all likely (1)</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>Very Likely (5)</th>
<th>Mean (SE)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tornado</td>
<td>37.7</td>
<td>28.9</td>
<td>19.8</td>
<td>5.4</td>
<td>8.1</td>
<td>2.2 (.09)</td>
</tr>
<tr>
<td>Hurricane</td>
<td>1.1</td>
<td>4.9</td>
<td>17.6</td>
<td>30.8</td>
<td>45.7</td>
<td>4.1 (.07)</td>
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<tr>
<td>Flooding</td>
<td>8.1</td>
<td>13.5</td>
<td>20.1</td>
<td>21.1</td>
<td>37.1</td>
<td>3.6 (.10)</td>
</tr>
<tr>
<td>Sea Level Rise</td>
<td>29.9</td>
<td>24.6</td>
<td>18.4</td>
<td>11.8</td>
<td>15.4</td>
<td>2.5 (.11)</td>
</tr>
<tr>
<td>Extreme Heat</td>
<td>4.5</td>
<td>8.4</td>
<td>11.3</td>
<td>23.9</td>
<td>51.9</td>
<td>4.1 (.09)</td>
</tr>
<tr>
<td>Severe Drought</td>
<td>12.4</td>
<td>14.7</td>
<td>20.1</td>
<td>19.2</td>
<td>33.7</td>
<td>3.4 (.11)</td>
</tr>
</tbody>
</table>

What measures are taken?

- Every emergency is different
- Affected businesses
- Individuals
- Tourism
- Political pressure
- Trust of population
- Community concerns
  - Implement some kinds of measures even when not scientifically necessary
Questions?

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Disaster Response: Corporate Preparedness and Crisis Management in Time of Natural Disaster or Tragedy

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Houston and Southeast Texas Market President
Blue Cross and Blue Shield of Texas

@DrBobMorrow
Hurricane Harvey

• Understanding the scope of the disaster
• Operating in a matrixed organization
• Focusing on our customers, communities and employees
To do everything in our power to stand with our members in sickness and in health
Houston’s History of Flooding
Weathering storms is not uncommon in Houston
Understanding the Impact
Governor’s Proclamations and TDI Guidance

The Texas Department of Insurance has posted the following bulletins related to Hurricane Harvey:

- Vacancy Provisions
- Delay of Wind Losses
- Recommending Building and Repair Contractors
- Credit Rating and Credit Information
- Property and Casualty Rating and Underwriting
- Prescription Medication Coverage
- Commercial Auto Policy Insurance
- Prescribed Health Care Referrals, Notification of Hospital Admissions, and Medical Necessity Reviews
- Claims Adjusting and Appraisers
- Medical Equipment and Services
- Premium Payments Grace Period

Continue to check TDI’s Commissioner Bulletin page for updated guidance.
Hurricane Harvey Huddles

- Group
- Government
- Retail
- Human Resources
- Service Delivery Operations
- Operational Oversight
- Health Care Management
- Communications
- Regulatory Implementation

- Pharmacy
- Network
- Government Relations
- BCBSA
- Communication
- Future Strategy & Planning
- Legal
- Community Support
Responding to Hurricane Harvey

• Crisis Management Meetings
• Scheduled daily huddle meetings
• Outreached to 234 employees
• Supported employees in need
  – Changed PTO policy
  – Increased Blue Bear Relief Fund max
  – Gift Cards
• Ensured regulatory compliance
  – State Disaster Declaration included 60 counties
  – Texas Dept. of Insurance issued bulletins
• Adjusted business efforts accordingly
• Communicated to all audiences
• Launched community relief efforts
Maintaining Our Customer-First Culture
Communicating to Our Stakeholders

Texas Severe Weather: BCBSTX

September 6, 2017

Many Blue Cross and Blue Shield customers are currently being impacted by recent severe weather events like hurricane Harvey. We’re working to make sure we can offer support and help everyone affected by this disaster.

- Authorizing additional members
- Not requiring prior approval
- Allowing claims to be filed
- Extending claims deadline
- Work with members and providers

How to Check

Checking eligibility benefits electronically through available resources and tools is essential. If you don’t have access, here’s how:
- Go to your member portal
- Call customer service

Getting Care During Hurricane Harvey

1. Hurricane Harvey: Meeting Health Coverage Needs in a Time of Crisis
   - Video: “Hurricane Harvey: Meeting Health Coverage Needs in a Time of Crisis”
   - Website: “Hurricane Harvey: Meeting Health Coverage Needs in a Time of Crisis”

2. Hurricane Harvey: A Message from Our President
   - Video: “Hurricane Harvey: A Message from Our President”
   - Website: “Hurricane Harvey: A Message from Our President”


FOR MORE INFORMATION

Visit the BCBSTX website or contact your provider for more information on how Hurricane Harvey is impacting coverage.

Business and personal decisions regarding hospital transfer and medication may be affected by Hurricane Harvey. We’ll re-evaluate weekly and communicate as needed.

We’re working to consider all the questions you may have and to address them as quickly as possible. In the meantime, if you have any questions, please reach out to your Blue Cross and Blue Shield representative.
Meeting Health Coverage Needs in a Time of Crisis
Standing with Our Members

1 million+ members potentially impacted
Adoption of TDI guidelines

Extended call center hours

Outbound calls to impacted members

320+ BCBSTX employees in the path of the storm

$2 million monetary contribution
10,000+ supplies

800 Vaccines*

Donations

*Data courtesy of Greater Houston Partnership Research (10/09/17).
*Provided through the Caring for Children Foundation’s Care Van Program.
Monetary Donations

• American Red Cross
• Coastal Bend Disaster Recovery Group Fund
• Hurricane Harvey Relief Fund
• Texas Care Van Enhance Community Response
• United Way of Greater Houston
• Greater Houston Community Foundation
• Feeding Texas
Boots on the Ground
Employee Assistance Provided

**Contact:** Successfully contacted each of the 234 employees in the most significantly impacted areas and confirmed they were safe and identified initial needs we could assist with.

**Primary Actions Taken to Assist Employees**
- Paid all impacted employees through the first week
- Provided VISA prepaid cards to assist employees with immediate basic needs
- Increased Blue Bear Employee Relief Fund Natural Disaster limit to $10,000 to assist with temporary living expenses and losses sustained
- Assisted with locating/funding temporary living
- EAP on-site during Houston office re-opening and available 24/7 by telephone
- Expanded PTO donation program to include Natural Disaster relief (1,106 hours donated/406 awarded so far)
- Identified near-site dependent care resources and transportation resources including van pool program
- Provided lunch to employees the week of office reopening
- Credit Union providing low-interest (3%) loans

**Communications**
- Multi-channel approach to communicating with employees including Everbridge Crisis Management tools (email, text and voice messaging) to push important information to employees.
- HR Employee Services leveraged all channels to stay in contact with impacted employees

**Assistance provided by our “Blue” Family.**
The BCBSA and other Blues Plans have made contributions to our Blue Bear Employee Relief Fund.
Blue Bear Relief Fund

Program Changes Initiated: Maximum Assistance increased to $10k for Natural Disasters and eligibility reduced from 6 months of service to 3 months of service.

Contributions
• Nearly $108,000 contributed since 8/28/17
• Current Fund Balance stands at $522,000

Applications For Assistance
• 45 employees impacted by Harvey have applied for assistance (also 2 impacted by IRMA) thus far

Assistance Provided
• 12 Applicants have received $28,793 thus far primarily to reimburse for temporary living and basic necessities
• Normal lag between request/support submission and distribution of funds (when necessary temporary living paid directly from the fund)

Outside Contributions *
• Independence BC/Dan Hilferty - $50,000
• BCBS North Carolina - $10,000
• Arkansas BCBS - $2,500

*Have also received contributions from employees of other BCBS Plans including KC, IBC, Idaho, Amerihealth and Primera.
Focusing on the Community
Thank You

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