

## Risk and Uncertainty and Your Pool's COVID-19 Response Plan

### *Talking / Consideration Points*

3/4/2020

The past +90 days has brought new Risk and Uncertainty to the world and now the shores of the United States.

Public Entity Pools have handled risk and uncertainty in a defined manner for many decades and the vast majority of Pools have been very successful in managing risk for their members.

Since Pools provide insurance and risk managements services to local instrumentalities of government; cities, school, towns, counties, special governmental district, colleges etc. working with the public at large is not an option in the delivery of their core services.

With the arrival of the Coronavirus, COVID-19, new risk and uncertainty is with us and medical experts presently are unsure if the COVID-19 will have an impact similar to the 2009 H1N1 Influenza outbreak or if this is a different type of health crisis.

The reason for this brief Talking Point is simple, to raise the discussion as to what your pool's basic **COVID-19 Response Plan (CRP)** is via a few questions to consider regarding a **CRP**.

- Can your current Pool emergency preparedness plan handle a CRP?
- Who is your internal point person to help modify or create a CRP? Do you have the staff in house to do this?
- Who is going to participate as members of your CRP both on an internal and external plan development? (Think staff and pool members i.e., EMS / Fire)
- What are the additional components of the CRP vs. a standard 7 point Emergency Plan (Planning / Training / Drills / Education / Technology / Coordination / Communication)? This may include plan assumptions, scenarios, assessments and triggers of plan activation.
- What are the range of scenarios you may have to deal with from modest to catastrophic conditions and events?
- If your Pool offers workers compensation coverages to your members what are your exposures and safety protection for police, fire, EMS, health, school and other employees for infectious diseases on the job?
- What workers compensation claim handling protocols will need to be modified or added for your claim team to handle COVID-19 claims?
- How may your general liability and professional liability coverages be impacted by COVID-19?
- What will your message, education and communication process be to your members and the public, subject to the range of COVID-19 events that your members may have to handle?

- What resources have you identified for regional, state and federal support and education? (Think beyond just the CDC) What are your local, county or State health department's guidelines for protection of the public (and employees) along with the cleaning and sanitizing of public places of your members operations and facilities?
- If needed, can your pool employees work effectively from home? What technology initiatives can you implement on a short-term basis to help your members and employees during a health crisis?
- What types of support can your pool provide to your members in the way of equipment, education and training that they do not already have?
- What modifications may be needed (and how often) with the Pool's **CRP** when the COVID-19 variables may be constantly changing?
- What are the core or critical parts of your Pool's operations that will be needed during a crisis vs. non-critical Pool services? What Pool services may be limited or considered non-core if your staff was to be affected by COVID-19?
- If a COVID-19 outbreak adversely affects your state, what is your pool contingency and continuity plan for member services and staffing?

The above questions are only intended to prompt internal discussion with your Pool and not to act in an alarmist fashion. Presently both the US CDC and the World Health Organization (WHO) believe that the risk of contracting the virus is relatively low even though cases have been reported in 14 states as of this note.

Now may be the time for you to consider developing a CRP with your Pool. With today's uncertainty a well thought out **COVID-19 Response Plan** may be one of the best tools a Pool could have in their toolbox.....just a good risk management practice.

Just a few questions to ponder from a former risk manager and pool manager. Hopefully you will not need a **CRP** but it may provide good night's sleep insurance.

Happy to raise more questions and provide a few answers..... Mark, ICRMS

Attached for your review are 3 CDC updates / bulletins for public entities dated as of 3/2/2020 regarding COVID-19.