

health awareness



CTSI

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MAKE HAND WASHING A HABIT

According to the Centers for Disease Control and Prevention (CDC), hand washing is one of the most effective tools we have to combat the COVID-19 virus and to help prevent other illnesses, like colds, the flu, and food poisoning. However, for handwashing to be effective at killing germs and bacteria, we must use soap and scrub our hands for 20 seconds before rinsing them off.

When to Wash Your Hands

Washing our hands often can reduce the risk of catching or spreading viruses. The CDC recommends that people wash their hands in the following situations:

- Before, during, and after preparing or serving food, espe-

cially when preparing poultry (turkey), raw eggs, meat, or seafood

- Before eating
- Before and after caring for someone who is sick
- Before and after treating a cut or wound
- After shaking hands
- After blowing your nose, coughing, or sneezing (Remember to cough or sneeze into your elbow or shoulder, instead of your hands.)
- After going to the bathroom or changing a diaper
- After handling garbage,
- After using the phone
- After playing with or cleaning up after pets

Handwashing can prevent the

spread of germs from one person to another and should be done frequently throughout the day.

How to Wash Your Hands

The CDC recommends the following steps for handwashing:

1. Wet your hands with clean, running water (warm or cold), turn off the tap, and apply soap.
2. Lather your hands by rubbing them together with the soap. Lather the backs of your hands, between your fingers, and under your nails.
3. Scrub your hands for at least 20 seconds. Need a timer? Hum the “Happy Birthday” song from beginning to end twice.
4. Rinse your hands well under

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clean, running water.

5. Dry your hands using a clean towel or air dry them.

For a video showing proper hand-washing technique, visit <https://www.cdc.gov/handwashing/videos.html>.

What about Hand Sanitizer?

If soap and water are not available, gel hand sanitizer or alcohol-based hand wipes containing 60% to 90% ethyl alcohol or isopropanol can kill viruses and bacteria. However, they do not kill all types of germs and cannot remove harmful chemicals, like pesticides, from your hands. Also, they may not be as

effective on visibly dirty or greasy hands. The advantage of hand sanitizer is that most supermarkets and drugstores sell them, and they can be carried with you.

If using hand sanitizer, apply the gel to the palm of your hand, rub your hands together, making sure to thoroughly cover your hands and fingers until the gel is dry. This process should take about 20 seconds.

Make Hand Washing a Habit

According to a study by the CDC, only 31% of men and 65% of women wash their hands after using the restroom. While COVID-19 is making headlines now,

numerous illnesses are spread by fecal bacteria such as Hepatitis A and Staphylococcus, which can cause blood poisoning.

Children especially need to be taught to wash their hands more often, and parents need to set good hand washing examples. A survey by the American Cleaning Institute, which represents the U.S. cleaning products industry, found that less than two-thirds of children say they wash their hands before lunch. While 26% do not wash their hands after handling garbage, and only about half wash up after coughing, sneezing, or blowing their nose. The habit of handwashing starts at home and should be a regular part of daily hygiene. 

Benefits Corner

COVID-19 Benefits

To help ease the financial burden, the County Health Pool (CHP) will waive any out of pocket (OOP) costs for COVID-19 testing for all CHP plans. Also, during this time, we will waive co-pays for Telemedicine, available through Live Health at Anthem. CHP will continue to monitor federal and state guidance in regards to COVID-19 and will communicate as quickly as possible any changes to your health plan benefits.

Cap on Insulin Co-pays

Colorado passed a law that caps insulin co-pays at \$100 per month for fully insured carriers, effective January 1, 2020. Because CHP is a self-funded plan, we have the option to opt-in or opt-out of state laws depending on the cost impact and benefit needs of our Membership. After receiving feedback from the CHP Membership, the board of directors reviewed the current benefit structure and insulin usage of CHP Members and determined that the cost impact is low per overall annual claims cost and would benefit many members who utilize insulin. Based on this information, the CHP

Board of Directors voted to adopt this state law as a benefit for CHP Members effective January 1, 2020.

All claims processed before today's date will be reprocessed based on the new \$100/month cap on insulin co-pay. It will take 2-3 weeks to update the system and assess all claims that need to be reprocessed.

As always, CTSI staff is here to assist you with your health, dental, vision, or life insurance coverage. You can reach us at 303 861 0507.

