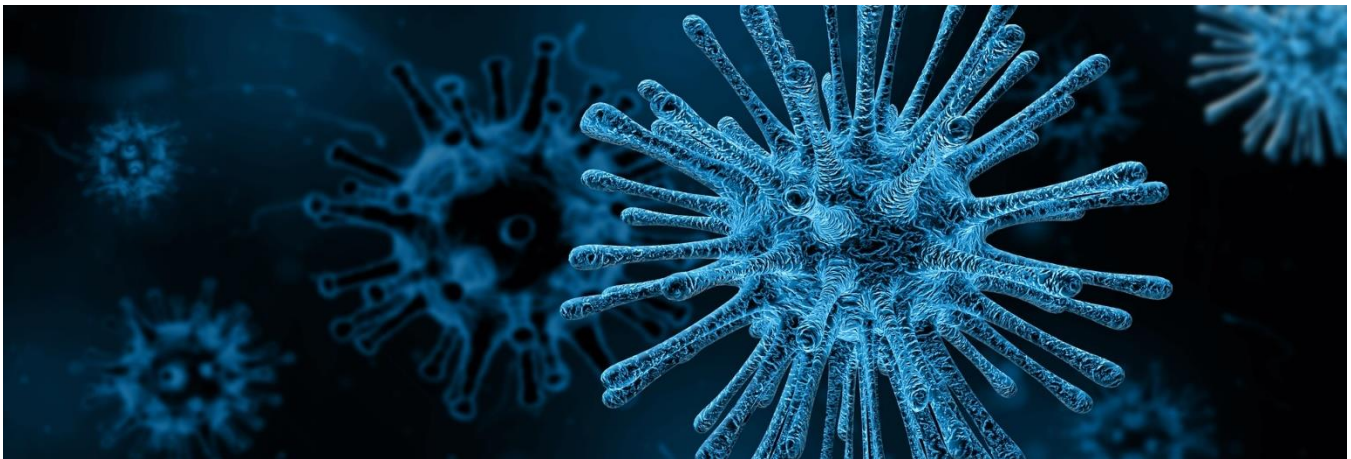




Florida Division of Workers' Compensation 2020 COVID-19 Report

Data Summary as of May 31, 2020



Division of Workers' Compensation's Mission

To actively ensure the self-execution of the workers' compensation system by educating system participants of their rights and responsibilities; by leveraging data to deliver exceptional value; and by holding participants accountable for fulfilling their obligations.

Introduction

The Department of Financial Services, Division of Workers' Compensation (DWC) is pleased to provide this report on the effects of COVID-19 on Florida's Workers' Compensation System. The DWC will continue to update this report as new data are reported and analyzed.

COVID-19 should be reviewed through the lenses of three key terms within the workers' compensation law: accident, injury, and occupational disease. These terms are defined in subsections 440.02(1), (19), and subsection 440.151(2), F.S., respectively.

The data in this report is organized by Claim Frequency, Claim Costs & Characteristics, Coverage Information, and Telemedicine. Claim Frequency and Claim Costs & Characteristics are workers' compensation claim measures, while the Coverage Information provides a unique insight on the potential economic impact due to COVID-19. Telemedicine represents how health care providers and carriers may be adapting in the provision of medical treatment to injured workers.

We hope you find the data informative and beneficial. If you would like to provide any feedback, please email us at Workers.CompService@myfloridacfo.com.

Commonly Used Terms and Their Meanings

- DOA: Date of Accident
- FDOH: Florida Department of Health
- DWC: Division of Workers' Compensation
- DWC-9 (Form DFS-F5-DWC-9): Health Insurance Claim Form (HCFA 1500 or CMS 150) filed by Health Care Providers (HCP)
- EAO: Bureau of Employee Assistance and Ombudsman Office
- HCP: Health Care Providers
- IW: Injured Worker
- PFB: Petition for Benefits
- SDTF: Special Disability Trust Fund
- SI: Self-Insurer

Notes for the Reader

- The Florida workers' compensation data is changing and maturing over time, so the following information may change in future publications as more data matures and becomes available. The data used in this summary is not fully matured for the period of 1/1/2020 to 5/31/2020 and will change over time.
- Date range data are based on 1/1/2020 to 5/31/2020 for COVID-19 and 1/1/2019 to 5/31/2019 when making comparison to past performance. The data is valued as of 6/1/2020.
- COVID-19 indemnity claims are determined based on a combination of Cause of Injury Code 8300 and Nature of Injury Code 8300 in conjunction with keywords reported in the accident description of the claim sent to the Division of Workers' Compensation (DWC).
- Indemnity claims are grouped by the date of accident (DOA).
- The source for the medical billing data is based on the Health Provider Claim Form (DWC-09) bills reported to DWC.
- Telemedicine data is grouped by date of service and is based on DWC-09 paid bills filed with DWC that met a combination of telemedicine markers.
- This summary does not include Medical Only claims in any claim counts or benefits paid.
- The data for exemption applications is grouped by calendar year based on the date received by DWC.

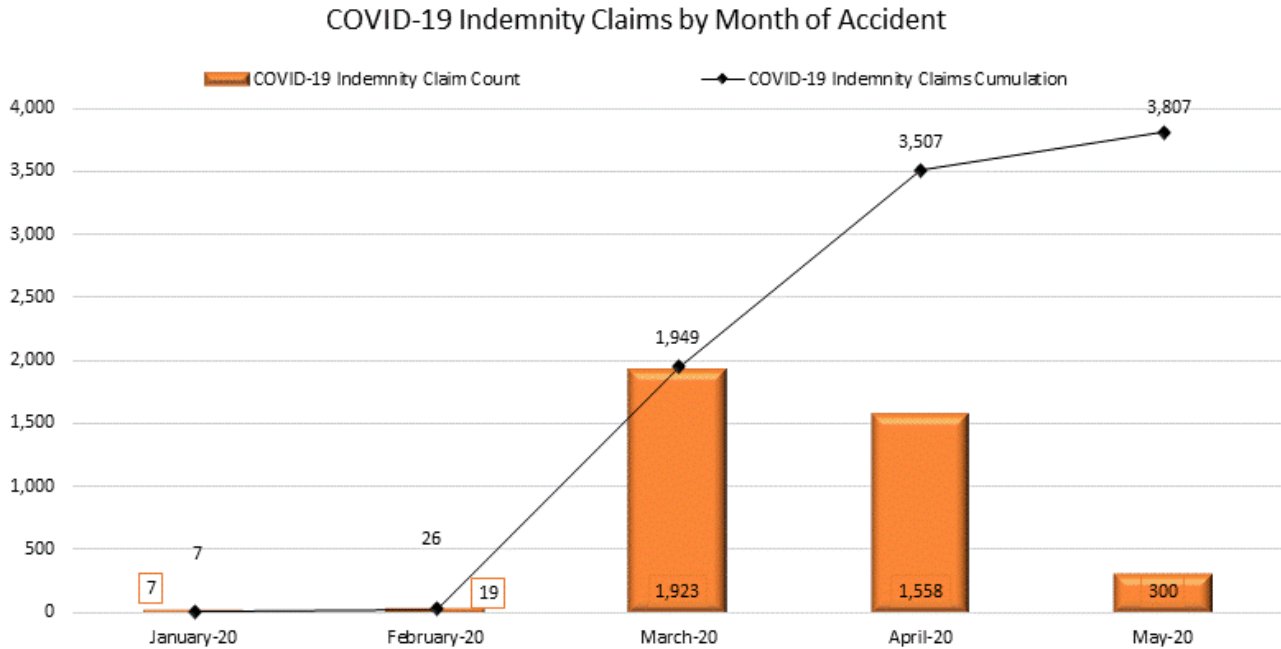
- 440.02, F.S., states that “Accident” means only an unexpected or unusual event or result that happens suddenly. Disability or death due to the accidental acceleration or aggravation of a venereal disease or of a disease due to the habitual use of alcohol or controlled substances or narcotic drugs, or a disease that manifests itself in the fear of or dislike for an individual because of the individual’s race, color, religion, sex, national origin, age, or handicap is not an injury by accident arising out of the employment. Subject to s. 440.15(5), F.S., if a preexisting disease or anomaly is accelerated or aggravated by an accident arising out of and in the course of employment, only acceleration of death or acceleration or aggravation of the preexisting condition reasonably attributable to the accident is compensable, with respect to any compensation otherwise payable under this chapter.
An injury or disease caused by exposure to a toxic substance, including, but not limited to, fungus or mold, is not an injury by accident arising out of the employment unless there is clear and convincing evidence establishing that exposure to the specific substance involved, at the levels to which the employee was exposed, can cause the injury or disease sustained by the employee.
- 440.02(19), F.S., states that “Injury” means personal injury or death by accident arising out of and in the course of employment, and such diseases or infection as naturally or unavoidably result from such injury. Damage to dentures, eyeglasses, prosthetic devices, and artificial limbs may be included in this definition only when the damage is shown to be part of, or in conjunction with, an accident. This damage must specifically occur as the result of an accident in the normal course of employment.
- 440.151(2), F.S., states that whenever used in this section the term “occupational disease” shall be construed to mean only a disease which is due to causes and conditions which are characteristic of and peculiar to a particular trade, occupation, process, or employment, and to exclude all ordinary diseases of life to which the general public is exposed, unless the incidence of the disease is substantially higher in the particular trade, occupation, process, or employment than for the general public. “Occupational disease” means only a disease for which there are epidemiological studies showing that exposure to the specific substance involved, at the levels to which the employee was exposed, may cause the precise disease sustained by the employee.

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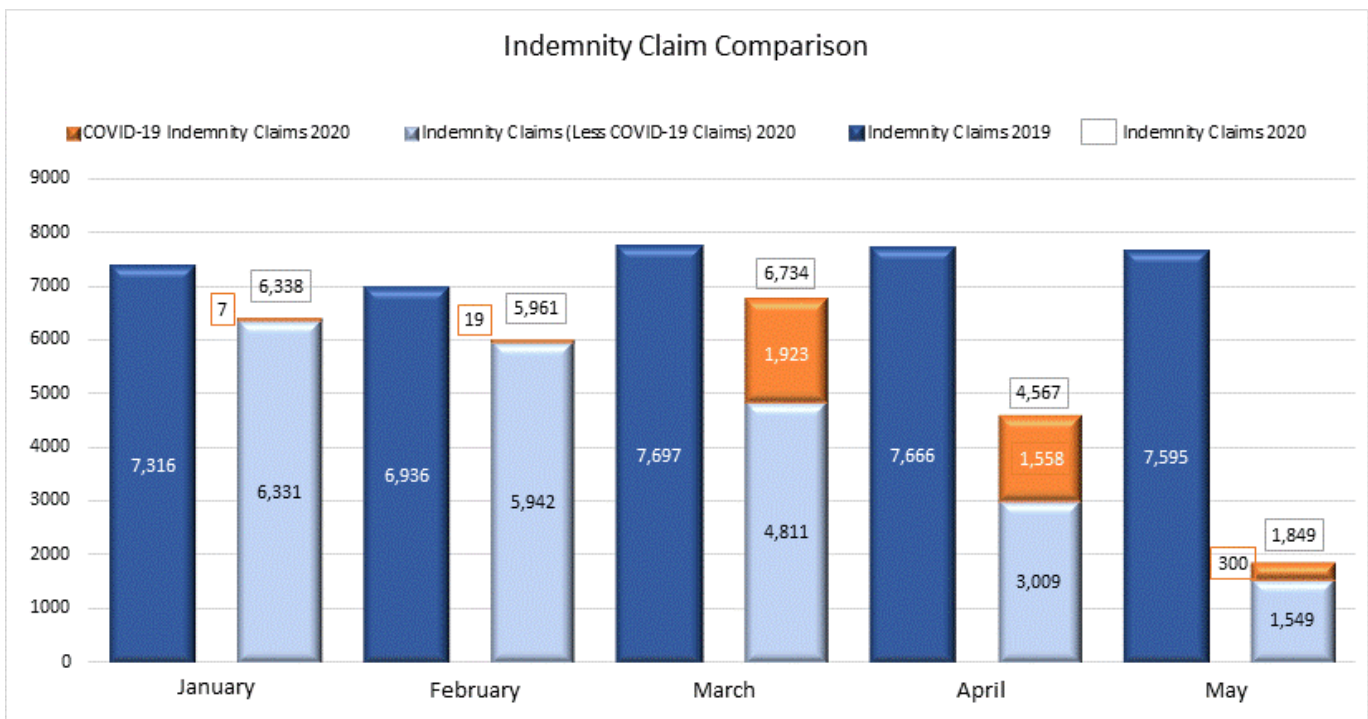
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1. Claim Frequency

Number of COVID-19 Claims By DOA



Number of COVID-19 Claims by DOA Compared as a Subset of All Claims



2. Claim Costs & Claim Characteristics

Claim Count & Amount Paid

January 2020 to May 2020	Indemnity Claim Count	COVID-19 as Percentage of All Indemnity Claims	Total Paid Benefits (Indemnity & Medical)	COVID-19 Total Paid Benefits as a Percentage of Total Paid
COVID-19 Indemnity Claims	3,807	15.0%	\$3,431,342	2.9%
All Indemnity Claims	25,449		\$118,023,159	

COVID-19 Indemnity Claim Count by Insurer Type

Insurer Type	COVID-19 Indemnity Claim Count	COVID-19 Total Paid
Private	1,418	\$856,484
Self-Insurer Private	822	\$721,127
Self-Insurer Governmental	1,567	\$1,853,732
Grand Total	3,807	\$3,431,342

COVID-19 Partial & Total Denial Claim Counts

Insurer Type	COVID-19 Partial Denial	COVID-19 Total Denial	COVID-19 Total of All Denials
Private	10	775	785
Self-Insurer Private	12	175	187
Self-Insurer Governmental	1	745	746
Grand Total	23	1,695	1,718

COVID-19 Claims by County

County	COVID-19 Claim Count	COVID-19 Benefits Paid	ALL COVID-19 Cases for Florida (Per FDOH website)
Dade	1,584	\$1,560,993	18,000
Broward	436	\$498,179	7,123
Palm Beach	402	\$248,575	5,996
Not Indicated	278	\$535,544	104
Lee	176	\$40,588	1,908
Orange	73	\$40,747	2,002
Polk	72	\$155,083	1,027
Duval	65	\$53,677	1,644
Pinellas	60	\$3,007	1,297
Volusia	47	\$25,260	736
Alachua	45	\$39,862	380
Charlotte	44	\$17,243	458
Collier	40	\$13,673	1,539
Saint Johns	34	\$14,326	260
Clay	33	\$11,615	382
Hillsborough	31	\$18,025	2,201
Manatee	30	\$10,377	1,045
Walton	28	\$0	117
Leon	24	\$15,229	404
Brevard	22	\$2,788	422
Seminole	22	\$5,313	490
Sumter	19	\$6,837	253
Pasco	18	\$17,271	386
Gadsden	16	\$1,011	273
Indian River	15	\$1,454	130
Lake	15	\$16,205	301
Saint Lucie	15	\$4,777	471
Okaloosa	14	\$3,011	223
Martin	13	\$0	651
Sarasota	12	\$3,137	635
Marion	11	\$2,908	248
Osceola	10	\$3,937	701
Flagler	9	\$7,424	189
Jackson	9	\$4,762	251
Monroe	8	\$8,546	108
Nassau	8	\$1,259	76
Highlands	7	\$0	129

County	COVID-19 Claim Count	COVID-19 Benefits Paid	ALL COVID-19 Cases for Florida (Per FDOH website)
Liberty	6	\$2,895	213
Putnam	6	\$5,153	152
Santa Rosa	6	\$2,210	245
Bay	5	\$1,910	98
Escambia	5	\$1,344	815
Hernando	5	\$2,938	115
Suwannee	5	\$10,412	167
Columbia	4	\$3,171	144
Union	4	\$1,003	32
Wakulla	3	\$1,760	34
Baker	2	\$0	29
Calhoun	2	\$3,575	63
Citrus	2	\$0	121
Hamilton	2	\$1,276	233
Hardee	1	\$0	99
Jefferson	1	\$0	29
Levy	1	\$651	12
Madison	1	\$402	69
Washington	1	\$0	57
Bradford			51
Desoto			182
Dixie			51
Franklin			2
Gilchrist			12
Glades			30
Gulf			1
Hendry			415
Holmes			19
Lafayette			8
Okeechobee			83
Taylor			22
Grand Total	3,807	\$3,431,342	56,163

COVID-19 Injured Worker (IW) Claims

COVID-19 Claims | Consolidated by Occupation of Injured Workers

The groupings are based on text descriptions and risk codes. The total paid benefits include indemnity & medical benefits.

COVID-19 Claim Counts and Amount Paid

Broad Group of Occupations	COVID-19 Indemnity Claim Count	Percentage of All COVID-19 Indemnity Claims	COVID-19 Indemnity Claim Total Paid Benefits	Percentage of COVID-19 Benefits Paid
Airline	57	1.5%	\$63,269.82	1.8%
Health Care	1,740	45.7%	\$1,360,020.20	39.6%
Office Workers	234	6.1%	\$495,937.23	14.5%
Protective Services*	1,431	37.6%	\$1,381,132.39	40.3%
Service Industry	345	9.1%	\$130,982.46	3.8%
Grand Total	3,807		\$3,431,342.10	

COVID-19 Compensable Claims

Broad Group of Occupations	COVID-19 Compensable Claim Count	Compensable COVID-19 Total Paid
Airline	22	\$62,956
Health Care	1,200	\$1,346,660
Office Workers	128	\$494,964
Protective Services*	650	\$1,353,360
Service Industry	89	\$127,360
Grand Total	2,089	\$3,385,300

COVID-19 Denied Claims

Broad Group of Occupations	COVID-19 Full Denial Claim Count	COVID-19 Full Denial Benefits Paid	COVID-19 Partial Denial Claim Count	COVID-19 Partial Denial Benefits Paid
Airline	35	\$314		
Health Care	521	\$12,974	19	\$386
Office Workers	104	\$973	2	\$0
Protective Services*	780	\$27,239	1	\$533
Service Industry	255	\$3,352	1	\$271
Grand Total	1,695	\$44,851	23	\$1,190

*Protective services figures include first responders.

COVID-19 Claim Counts by Gender of IW | Tiered Ages of IW

This table includes information for compensable and denied claims.

Gender & Age Range	Claim Count
Female	2,017
16 to 19	6
20 to 29	353
30 to 39	533
40 to 49	493
50 to 59	431
60 to 69	180
70 plus	20
no date of birth	1
Male	1,782
16 to 19	6
20 to 29	372
30 to 39	580
40 to 49	447
50 to 59	297
60 to 69	69
70 plus	10
no date of birth	1
Not Indicated	8
20 to 29	1
30 to 39	3
40 to 49	1
50 to 59	2
60 to 69	1
Grand Total	3,807

COVID-19 | Employee Assistance & Ombudsman Office Interactions

The Bureau of Employee Assistance and Ombudsman Office (EAO) informs injured workers about the workers’ compensation law and assists them in informally resolving claim disputes. EAO teams conduct fact-finding reviews, analyze claim files, research case law, promote open communication between parties, and help parties to understand their statutory responsibilities.

EAO has conducted 291 interactions with Florida’s workers’ compensation system participants relating to COVID-19.

2020	Number of Interactions
January	2
February	5
March	38
April	86
May	160
Grand Total	291

COVID-19 Petition for Benefits (PFB)

EAO also assists stakeholders with guidance on the Petition for Benefits (PFB) process.

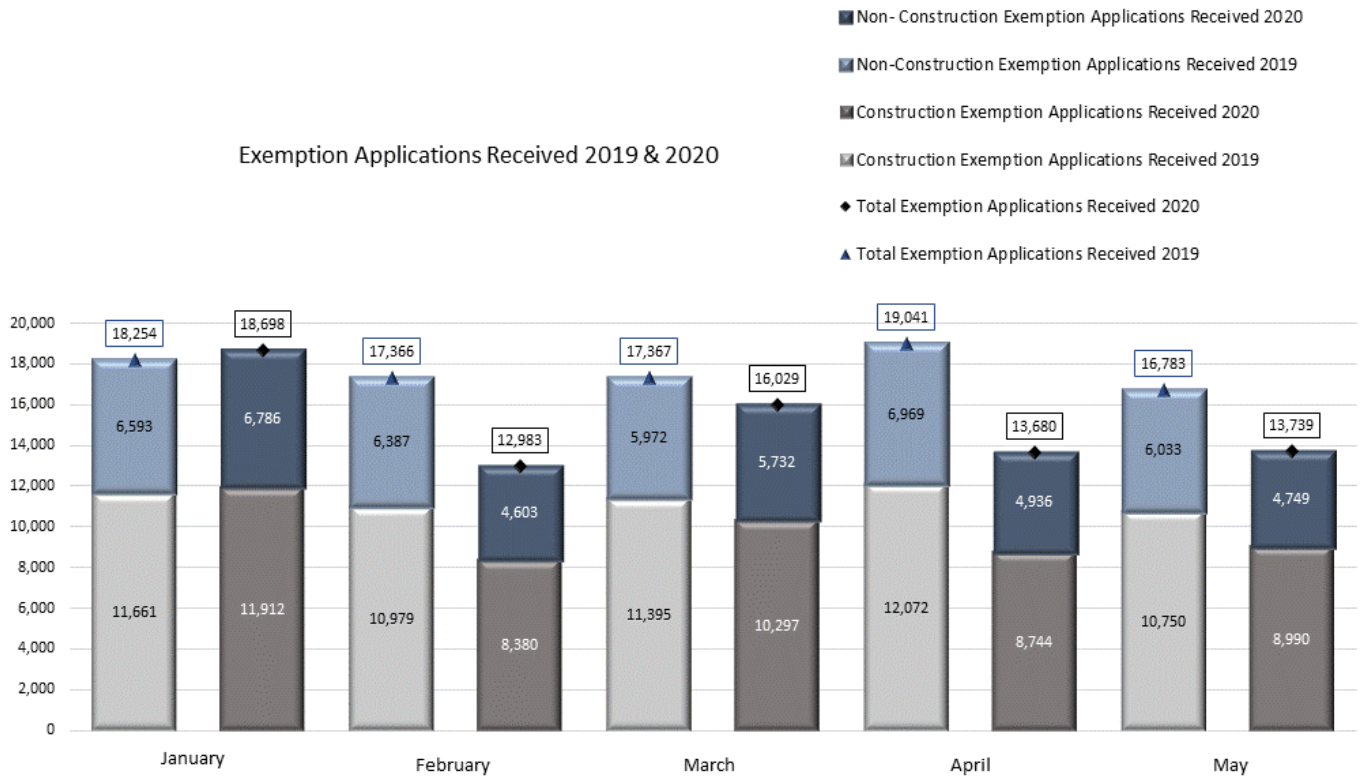
DWC has identified that PFBs have been filed on four (4) claims:

- Compensable claim - 1
- Denied claims - 3

The percentage of PFB filed for all COVID-19 claims is 0.1%.

3. Coverage Information

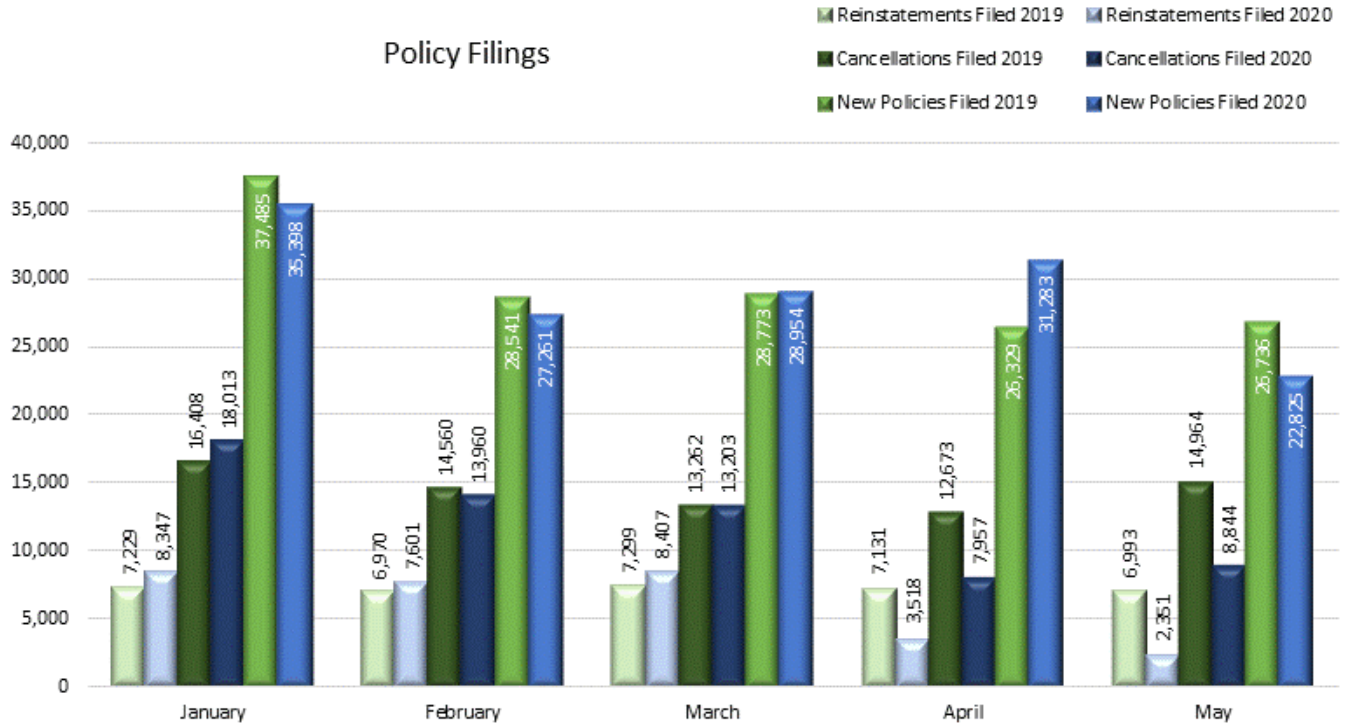
Exemption Applications Received



Proof of Coverage | Policy Cancellations & Renewals

2019	Reinstatements Filed 2019	Cancellations Filed 2019	New Policies Filed 2019	Total Active Policies 2019
January	7,229	16,408	37,485	348,091
February	6,970	14,560	28,541	349,226
March	7,299	13,262	28,773	351,893
April	7,131	12,673	26,329	352,490
May	6,993	14,964	26,736	353,340
2020	Reinstatements Filed 2020	Cancellations Filed 2020	New Policies Filed 2020	Total Active Policies 2020
January	8,347	18,013	35,398	358,400
February	7,601	13,960	27,261	360,980
March	8,407	13,203	28,954	366,427
April	3,518	7,957	31,283	369,602
May	2,351	8,844	22,825	370,195

Proof of Coverage | Policy Filings



Proof of Coverage | Active Policies

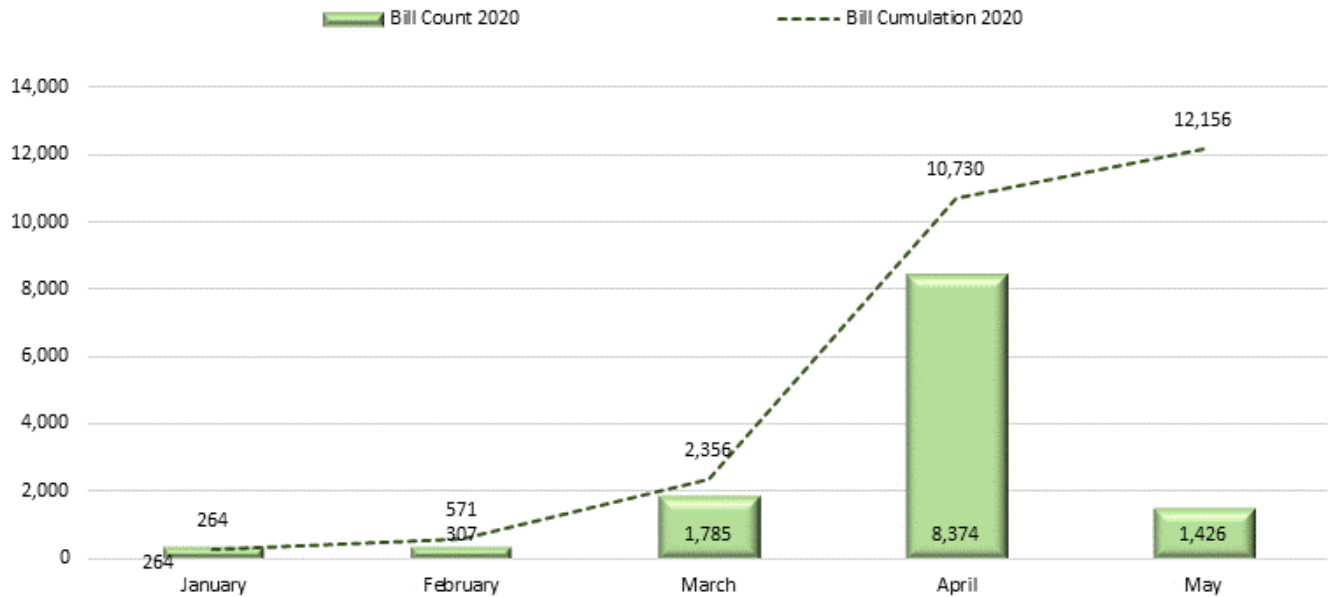
Active Policies



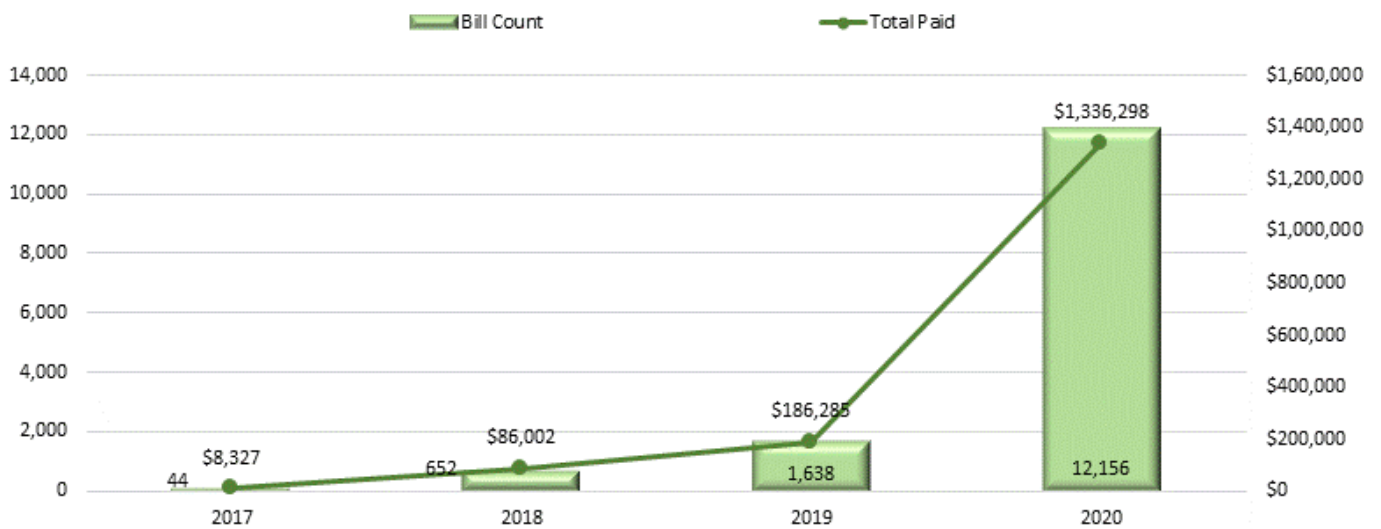
4. Telemedicine

Telemedicine Bills

Telemedicine Bills for HCP (DWC-09)



Telemedicine by Year of Service



Telemedicine Billing by HCP License Type

License Type	Bill Count	Total Paid
Medical Doctor	6,338	\$657,842
Physical Therapist	3,041	\$353,332
Osteopathic Physician	734	\$70,652
Out-of-State Health Care Provider	660	\$84,263
Occupational Therapist	296	\$34,373
Physician Assistant	290	\$21,843
Psychologist	239	\$45,781
Licensed Mental Health Counselor	174	\$29,291
Advanced Registered Nurse Practitioner	166	\$12,241
Podiatric Physician	116	\$14,184
Licensed Clinical Social Worker Provisional	43	\$6,223
Medical Doctor Out-of-State Telehealth Provider	37	\$3,951
Chiropractic Physician	9	\$893
Licensed Marriage and Family Therapist	7	\$827
Medical Doctor Area Critical Need	2	\$170
Dentist	1	\$123
Massage Therapist	1	\$50
Dietitian/Nutritionist	1	\$190
Registered Nurse	1	\$68
Grand Total	12,156	\$1,336,298