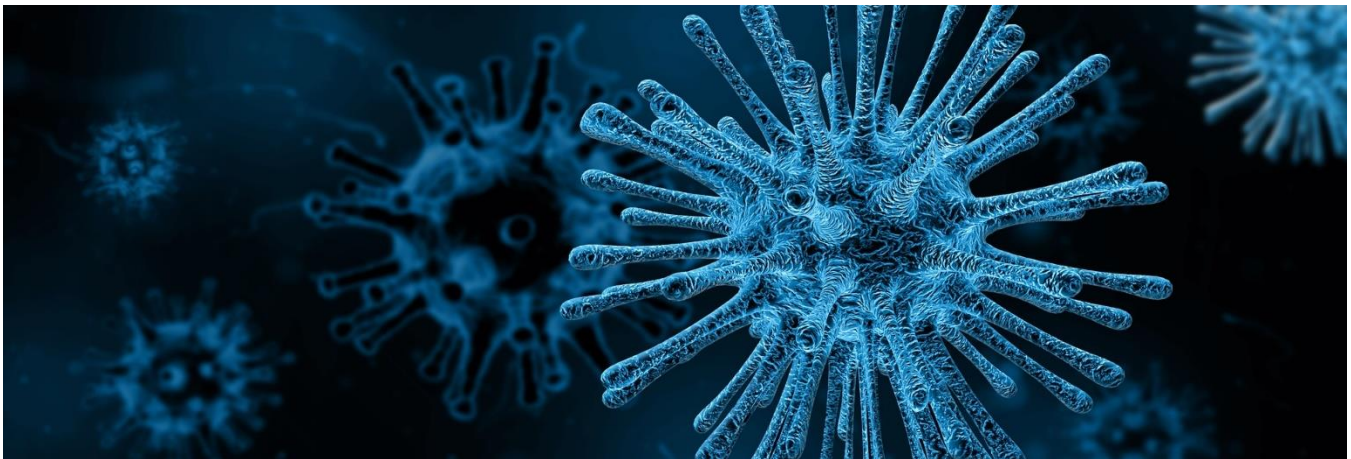




Florida Division of Workers' Compensation 2020 COVID-19 Report

Data Summary as of September 30, 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 the October 2020 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

- Carrier: For purposes of this report, an insurance company or group self-insured fund approved by the Florida Office of Insurance Regulation to write workers' compensation insurance. The term does not include an employer who is authorized to self-insure.
- Closed Indemnity Claim: The claim has a status indicator that denotes the claim as being closed.
- 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
- 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 9/30/2020 and will change over time.
- Date range data are based on 1/1/2020 to 9/30/2020 for COVID-19 and 1/1/2019 to 9/30/2019 when making comparison to past performance. The data is valued as of 10/1/2020.
- COVID-19 indemnity claims are 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.
- The groupings for counts by "Occupation of Injured Workers" are based on text descriptions and risk codes. The associated total paid benefits by occupation include indemnity & medical benefits.

- 440.02(1), 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.

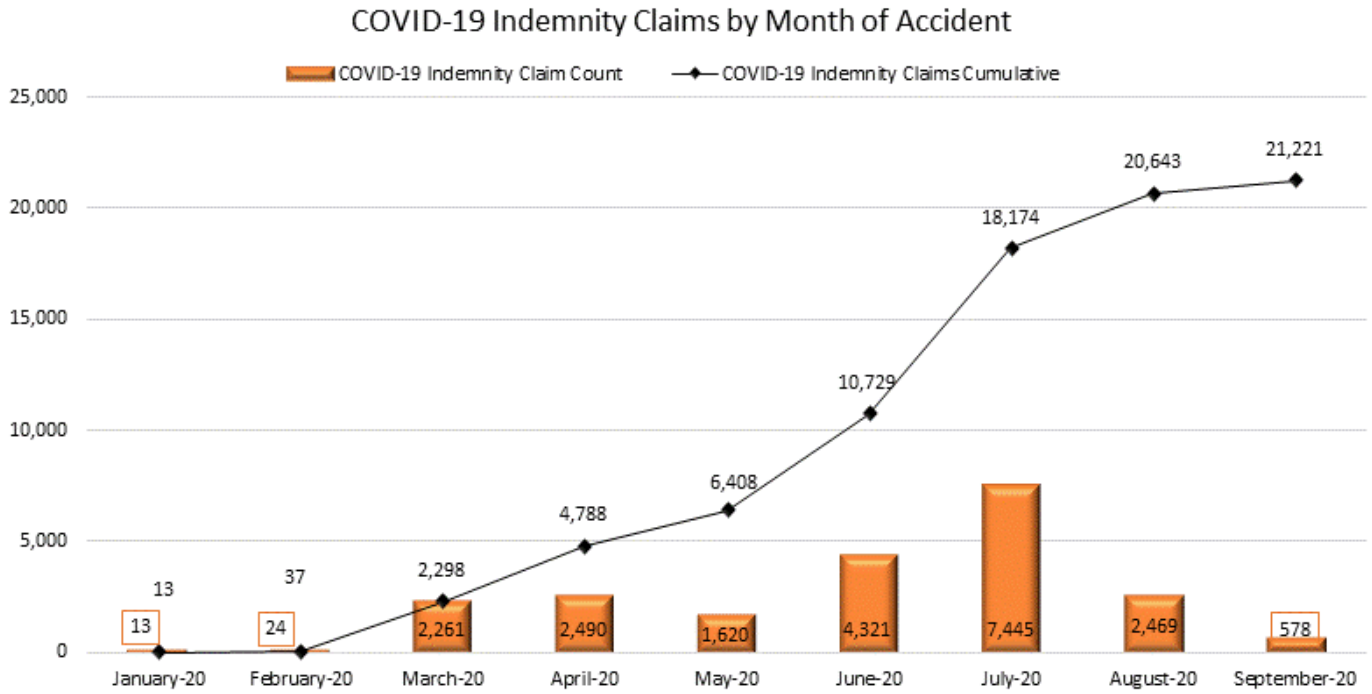
- 440.151(2), F.S., states that whenever used in this section the term “occupational disease” shall be construed to mean only a disease which is due to causes and conditions which are characteristic of and peculiar to a particular trade, occupation, process, or employment, and to exclude all ordinary 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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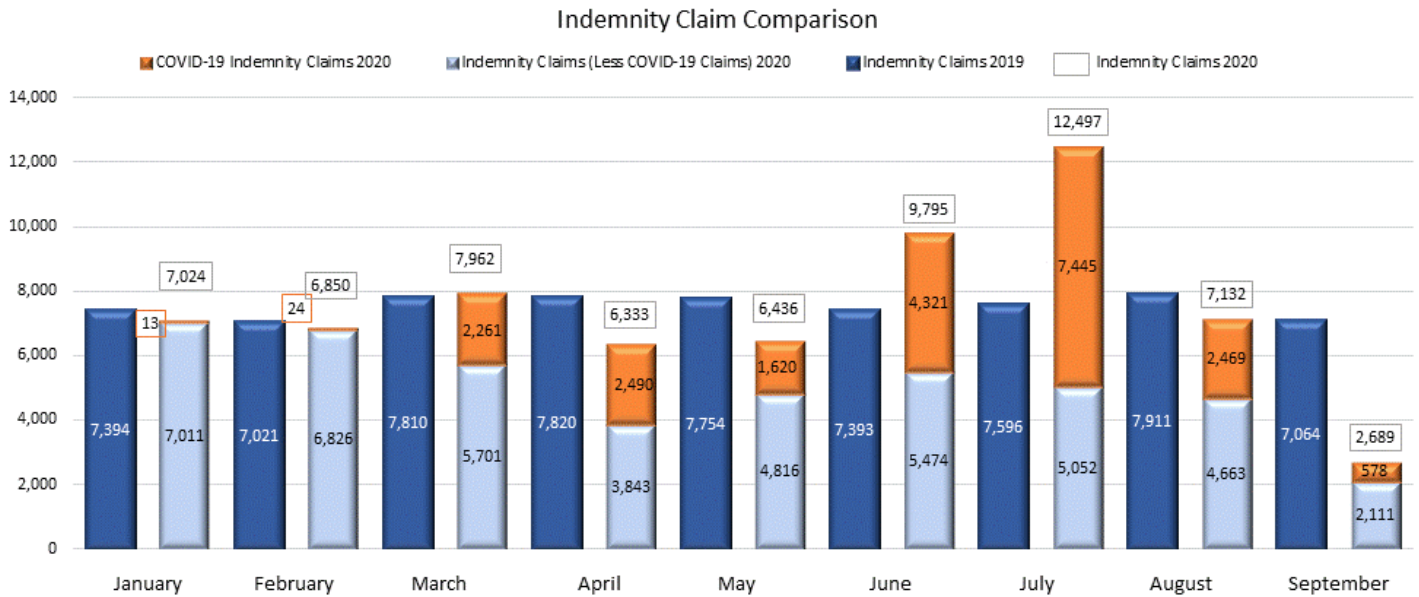
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1. Claim Frequency

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 Status

2020	Open COVID-19 Indemnity Claims		Closed COVID-19 Indemnity Claims	
	Claim Count	Benefits Paid	Claim Count	Benefits Paid
January	1	\$5,782	12	\$12,385
February	4	\$14,238	20	\$105
March	388	\$2,880,753	1,873	\$2,273,918
April	585	\$2,993,344	1,905	\$2,116,594
May	408	\$1,392,050	1,212	\$778,803
June	1,523	\$3,542,048	2,798	\$3,017,196
July	3,044	\$5,604,241	4,401	\$4,311,875
August	1,097	\$1,032,420	1,372	\$636,208
September	270	\$164,701	308	\$17,166
Grand Total	7,320	\$17,629,577	13,901	\$13,164,250

Claim Count & Amount Paid

January 2020 to September 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	21,221	31.8%	\$30,793,827	7.4%
All Indemnity Claims	66,718		\$418,234,254	

Claim Count & Amount Paid by Paid Benefit Ranges

Paid Benefit Ranges	COVID-19 Claim Count	COVID-19 Total Paid
\$0 to \$4,999	20,208	\$14,289,804
\$5,000 to \$9,999	768	\$5,102,232
\$10,000 to \$19,999	149	\$1,975,545
\$20,000 to \$29,999	22	\$543,339
\$30,000 to \$39,999	7	\$239,630
\$40,000 to \$49,999	7	\$317,736
\$50,000 to \$99,999	36	\$2,620,635
\$100,000 to \$249,999	17	\$2,335,704
\$250,000 to \$499,999	4	\$1,310,404
\$500,000 +	3	\$2,058,798
Grand Total	21,221	\$30,793,827

COVID-19 Indemnity Claim Count by Insurer Type

Insurer Type	COVID-19 Indemnity Claim Count	COVID-19 Total Paid
Private	10,649	\$11,505,114
Self-Insurer Private	3,317	\$3,615,747
Self-Insurer Governmental	7,255	\$15,672,966
Grand Total	21,221	\$30,793,827

COVID-19 Partial & Total Denial Claim Counts

Insurer Type	COVID-19 Partial Denial	COVID-19 Total Denial	COVID-19 Total of All Denials
Private	17	6,136	6,153
Self-Insurer Private	23	1,339	1,362
Self-Insurer Governmental	3	1,847	1,850
Grand Total	43	9,322	9,365

COVID-19 Claims by County

County	COVID-19 Claim Count	COVID-19 Benefits Paid	ALL COVID-19 Cases for Florida (Per FDOH website)
Dade	6,751	\$12,007,000	170,882
Broward	1,803	\$3,015,101	77,433
Not Indicated	1,280	\$4,114,838	1,742
Palm Beach	1,258	\$1,498,624	46,698
Duval	834	\$1,038,253	30,666
Orange	778	\$889,889	40,485
Pinellas	741	\$524,848	22,266
Hillsborough	692	\$481,728	42,380
Lee	645	\$681,679	20,586
Polk	508	\$711,308	20,120
Volusia	289	\$231,761	10,991
Alachua	283	\$217,530	8,352
Brevard	283	\$95,596	9,154
Seminole	266	\$193,273	8,120
Saint Lucie	255	\$175,721	8,233
Lake	245	\$310,783	7,567
Escambia	240	\$276,250	12,393
Collier	221	\$141,667	12,789
Santa Rosa	204	\$143,298	9,107
Jackson	198	\$155,933	2,840
Marion	195	\$106,714	9,806
Leon	190	\$1,237,300	10,710
Bay	190	\$146,697	6,146
Osceola	178	\$190,223	12,605
Pasco	176	\$49,673	9,371

FL WC COVID-19 Report as of September 30, 2020

County	COVID-19 Claim Count	COVID-19 Benefits Paid	ALL COVID-19 Cases for Florida (Per FDOH website)
Clay	172	\$296,513	5,193
Sarasota	160	\$172,189	5,423
Charlotte	147	\$219,880	3,097
Walton	146	\$94,160	1,989
Indian River	136	\$129,933	3,279
Saint Johns	135	\$86,937	5,378
Manatee	135	\$71,233	11,619
Martin	119	\$37,013	4,942
Columbia	117	\$82,846	3,852
Okaloosa	113	\$40,665	5,082
Highlands	84	\$130,079	2,186
Gadsden	78	\$44,765	2,840
Monroe	75	\$32,975	1,855
Hernando	71	\$33,685	3,194
Madison	70	\$58,859	1,017
Citrus	70	\$29,104	2,793
Suwannee	66	\$73,876	2,745
Union	65	\$44,974	980
Okeechobee	60	\$52,809	1,576
Washington	51	\$30,076	1,084
Wakulla	45	\$27,116	1,147
Sumter	39	\$192,835	2,397
Holmes	39	\$7,236	756
Baker	38	\$14,500	1,492
Flagler	34	\$26,590	1,762
Jefferson	33	\$17,308	562
Nassau	30	\$6,097	2,139
Gilchrist	29	\$7,279	513
Hamilton	27	\$16,442	861
Gulf	26	\$17,639	879
Putnam	18	\$6,341	2,145
Liberty	15	\$18,062	518
Hardee	15	\$7,071	1,375
Calhoun	11	\$10,459	622
Lafayette	11	\$4,911	1,233
Taylor	9	\$4,550	1,338
Levy	9	\$2,842	1,046
Franklin	7	\$2,617	628
Dixie	6	\$4,365	835
Bradford	3	\$1,311	1,135
Hendry	3	\$0	2,077

County	COVID-19 Claim Count	COVID-19 Benefits Paid	ALL COVID-19 Cases for Florida (Per FDOH website)
Glades	1	\$0	545
Desoto	0	\$0	1,573
Grand Total	21,221	\$30,793,827	709,144

COVID-19 Injured Worker (IW) Claims

COVID-19 Claims | Consolidated by Occupation of Injured Workers

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	205	1.0%	\$182,973	0.6%
Health Care	5,719	26.9%	\$10,571,304	34.3%
Office Workers	2,244	10.6%	\$3,360,616	10.9%
Protective Services*	6,810	32.1%	\$13,627,424	44.3%
Service Industry	6,243	29.4%	\$3,051,510	9.9%
Grand Total	21,221		\$30,793,827	

COVID-19 Compensable Claims

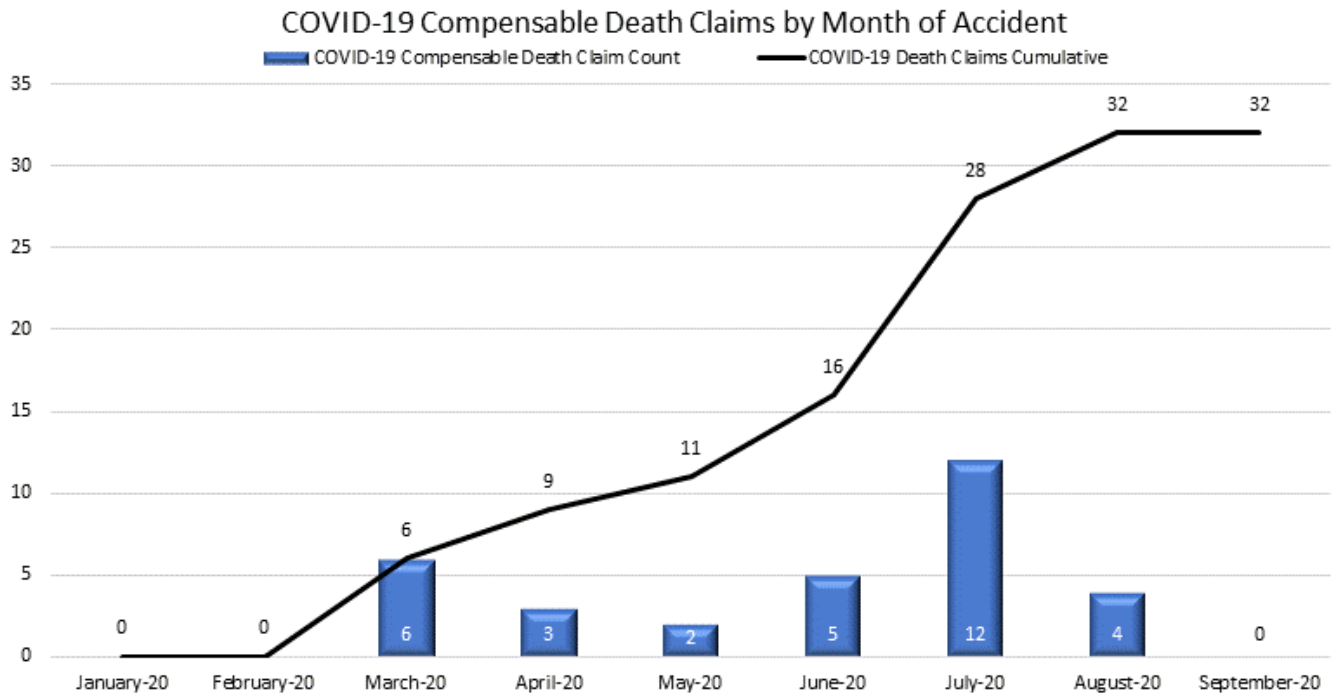
Broad Group of Occupations	COVID-19 Compensable Claim Count	COVID-19 Compensable Total Paid
Airline	41	\$178,187
Health Care	3,426	\$10,335,411
Office Workers	957	\$3,345,054
Protective Services*	5,023	\$13,480,188
Service Industry	2,409	\$3,003,867
Grand Total	11,856	\$30,342,707

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	164	\$4,786	0	\$0
Health Care	2,281	\$222,437	12	\$13,456
Office Workers	1,281	\$14,470	6	\$1,092
Protective Services*	1,785	\$145,070	2	\$2,167
Service Industry	3,811	\$45,019	23	\$2,625
Grand Total	9,322	\$431,782	43	\$19,340

*Protective services figures include first responders.

Compensable Death Claims



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	11,640
15 to 19	120
20 to 29	2,284
30 to 39	2,892
40 to 49	2,709
50 to 59	2,384
60 to 69	1,087
70 plus	149
No date of birth	15
Male	9,329
15 to 19	124
20 to 29	2,211
30 to 39	2,725
40 to 49	2,174
50 to 59	1,550
60 to 69	463
70 plus	68
No date of birth	14
Not Indicated	252
15 to 19	6
20 to 29	33
30 to 39	65
40 to 49	58
50 to 59	60
60 to 69	26
70 plus	4
Grand Total	21,221

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 942 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
June	190
July	143
August	188
September	130
Grand Total	942

COVID-19 Petition for Benefits (PFB)

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

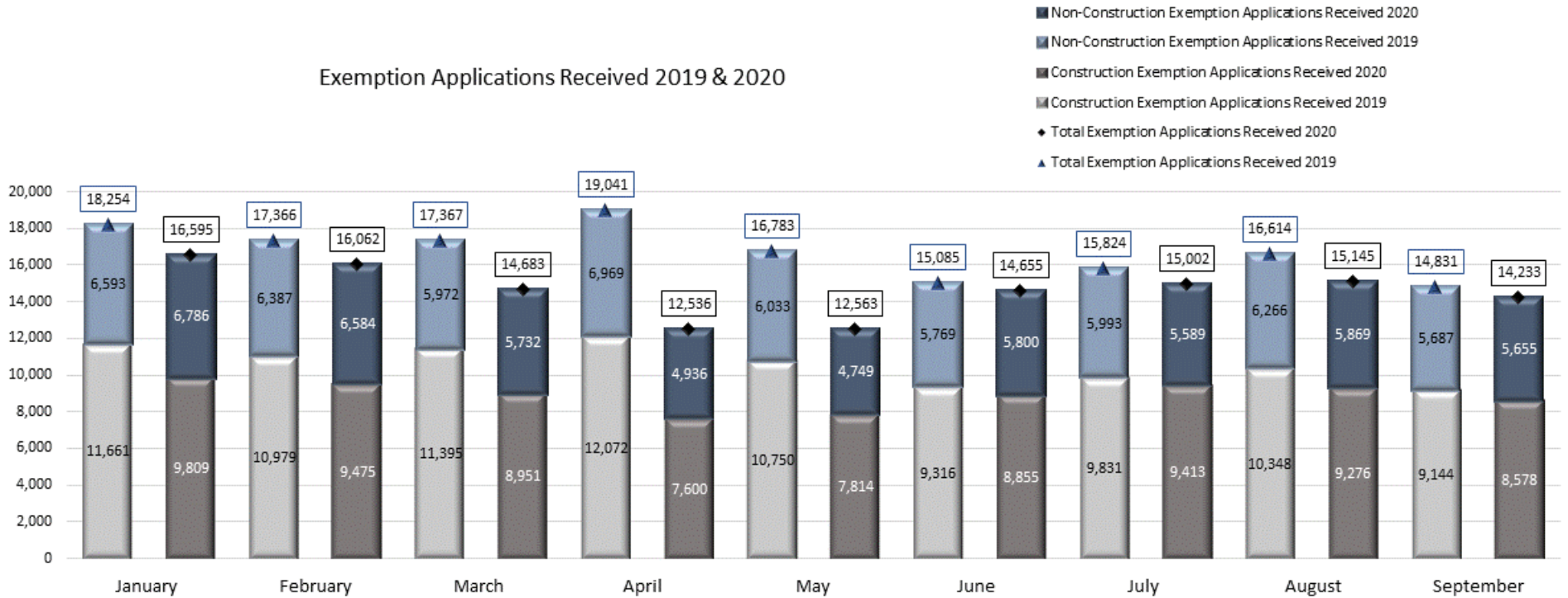
DWC has identified that PFBs have been filed on 62 claims:

- Compensable claim - 20
- Denied claims - 42

The percentage of PFB filed for all COVID-19 claims is 0.29%.

3. Coverage Information

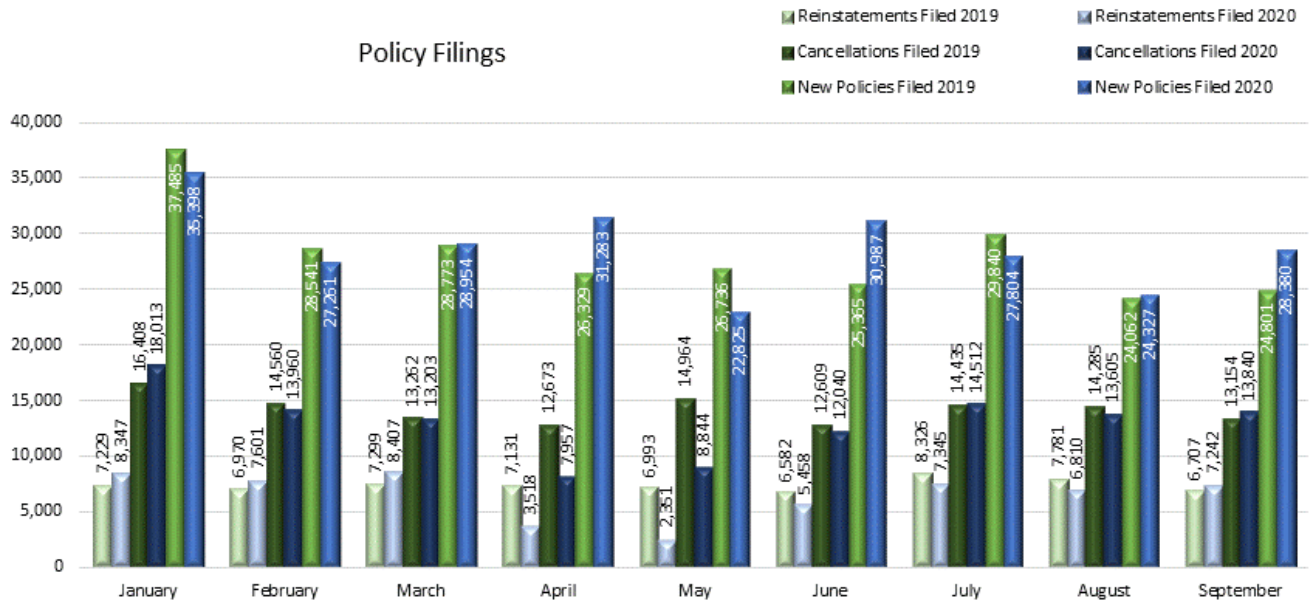
Exemption Applications Received



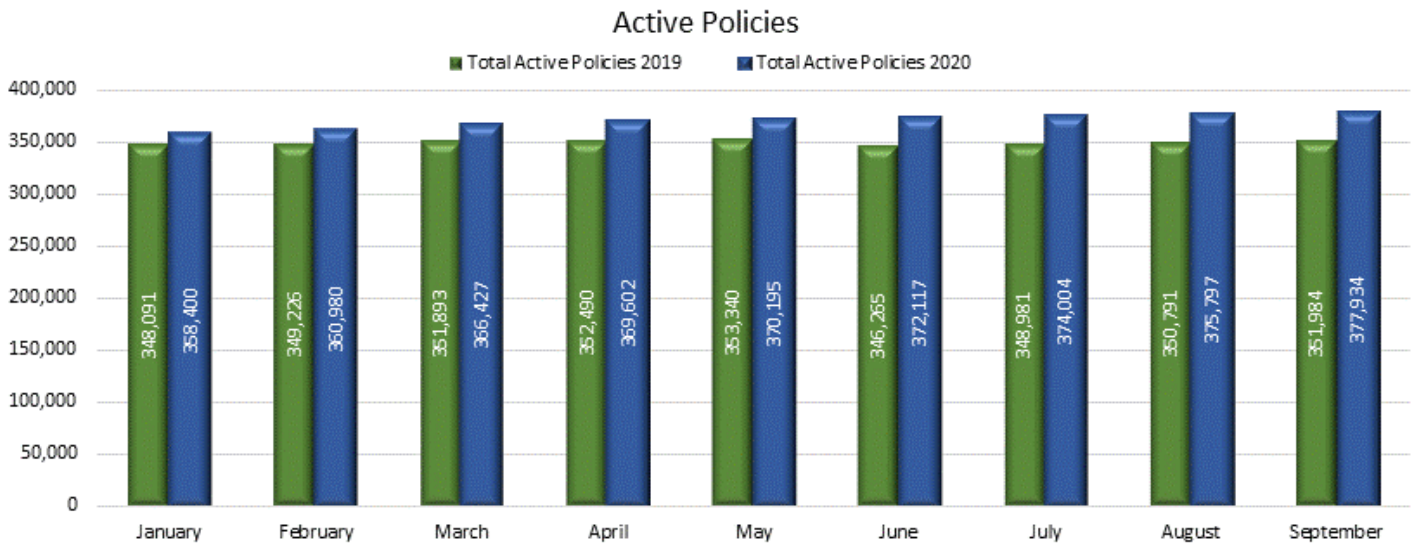
Proof of Coverage | Policy Cancellations & Renewals

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
June	6,582	12,609	25,365	346,265
July	8,326	14,435	29,840	348,981
August	7,781	14,285	24,062	350,791
September	6,707	13,154	24,801	351,984
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
June	5,458	12,040	30,987	372,117
July	7,345	14,512	27,804	374,004
August	6,810	13,605	24,327	375,797
September	7,242	13,840	28,380	377,934

Proof of Coverage | Policy Filings

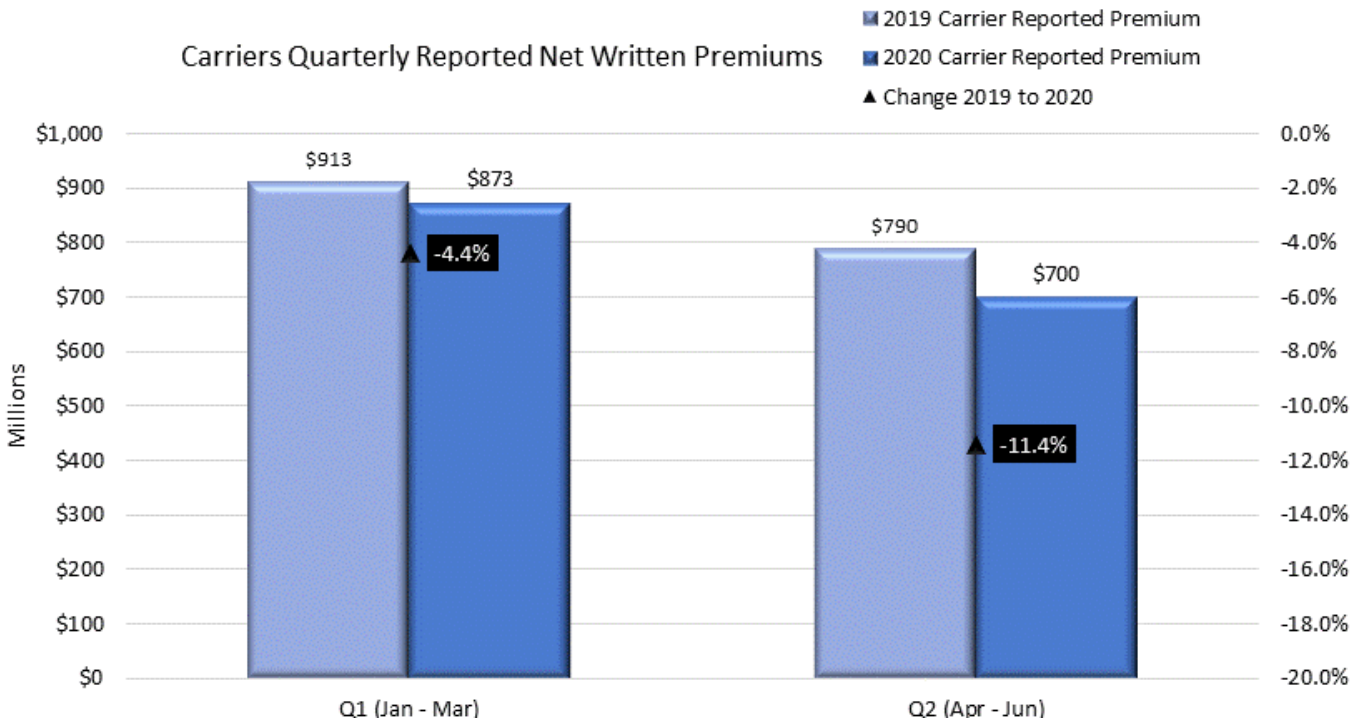


Proof of Coverage | Active Policies



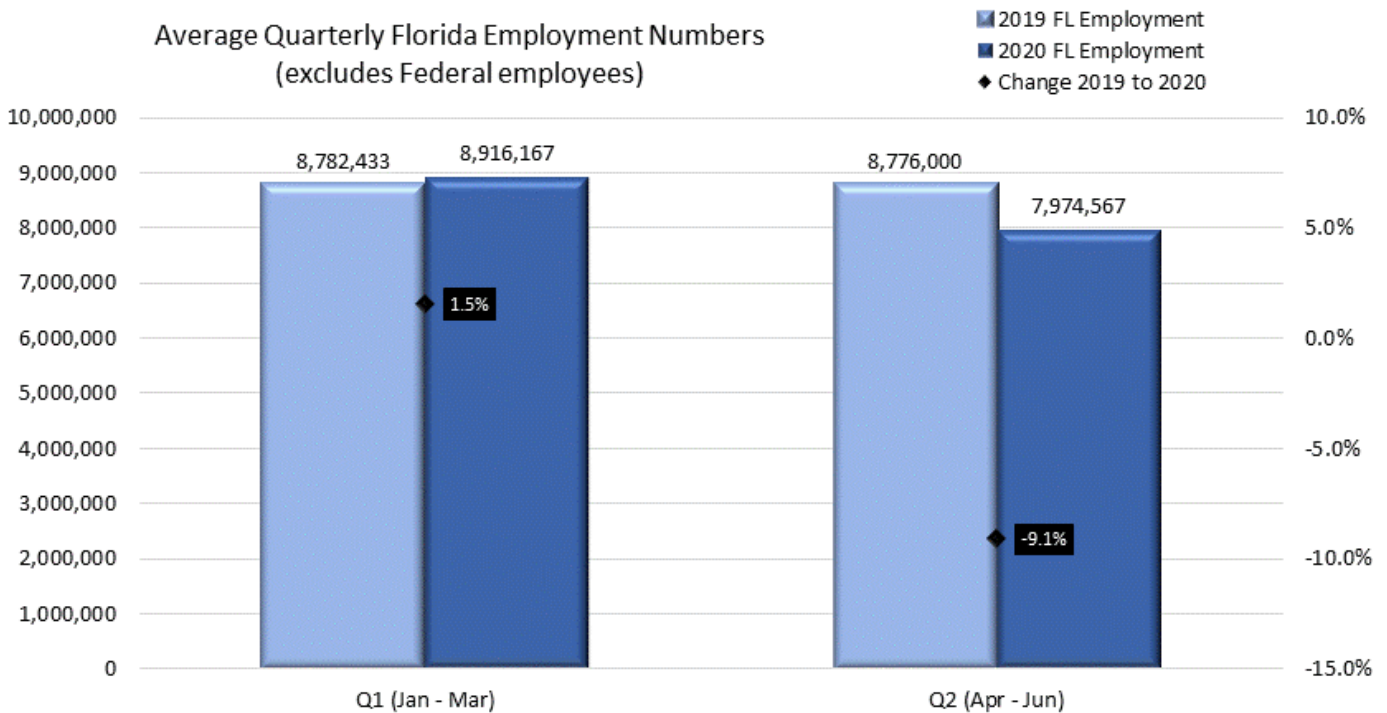
Carrier Premiums, Quarterly Comparisons

The overall workers' compensation rate decrease effective January 1, 2020 was -7.5%.



FL Employment

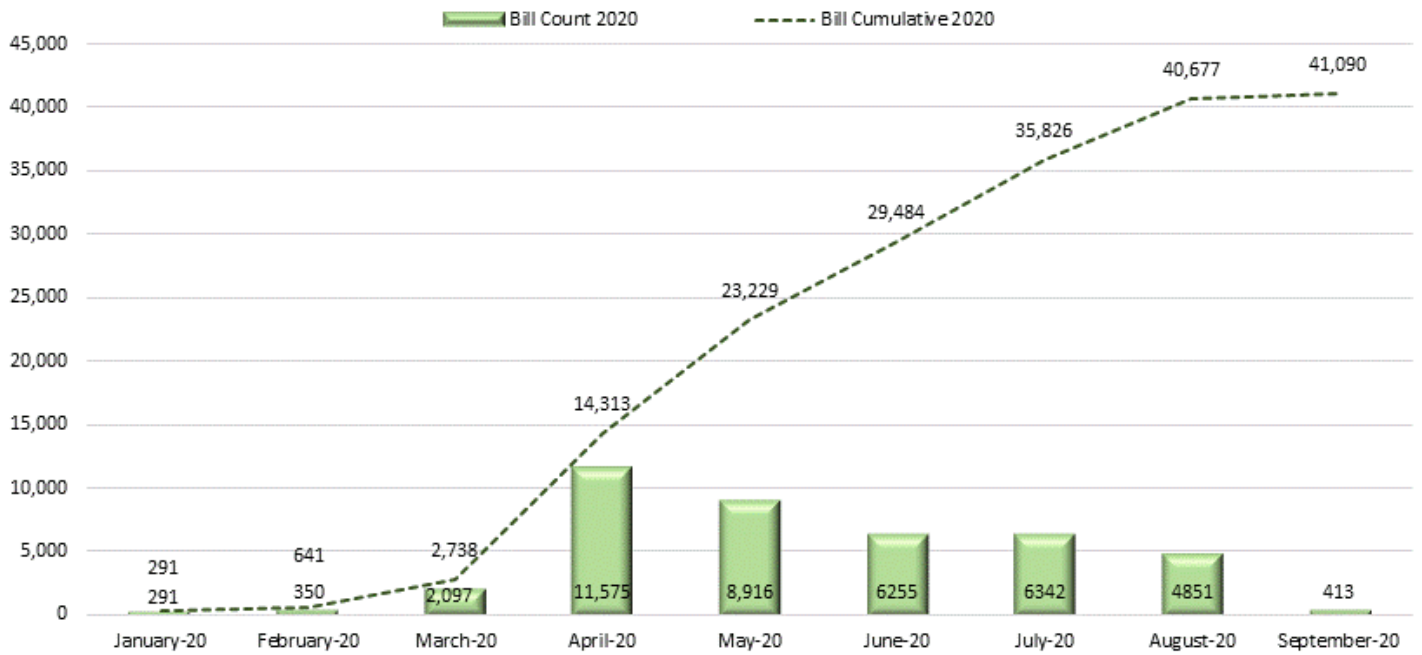
Using Florida statewide all not seasonally adjusted, nonfarm employees minus the Florida statewide not seasonally adjusted federal employees. Source: <https://data.bls.gov/>



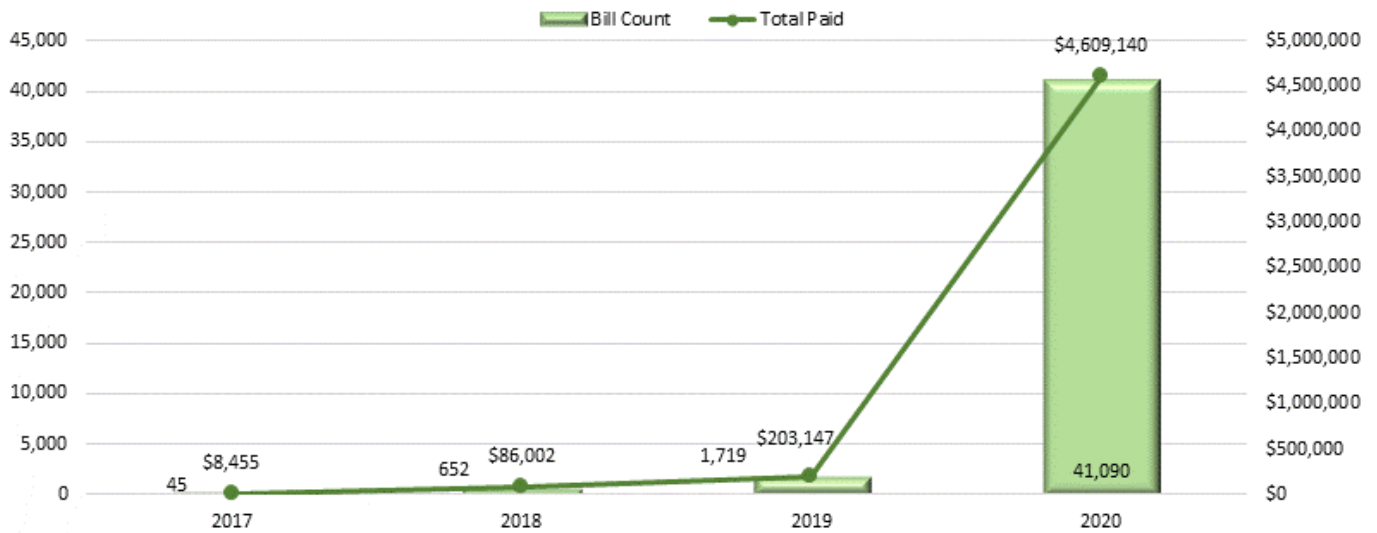
4. Telemedicine

Telemedicine Bills

Telemedicine Bills for HCP (DWC-09)



Telemedicine by Year of Service



Telemedicine Billing by HCP License Type in 2020

License Type	Bill Count	Total Paid
Medical Doctor	19,827	\$2,076,737
Physical Therapist	9,720	\$1,129,638
Osteopathic Physician	2,966	\$281,835
Out-of-State Health Care Provider	2,513	\$331,402
Psychologist	1,070	\$198,854
Occupational Therapist	1,039	\$121,047
Advanced Practice Registered Nurse	1,037	\$92,069
Licensed Mental Health Counselor	950	\$159,850
Physician Assistant	728	\$57,216
Medical Doctor out-of-state telehealth provider	473	\$54,524
Podiatric Physician	425	\$55,845
Licensed Clinical Social Worker	191	\$33,202
Physical Therapist out-of-state telehealth provider	79	\$10,518
Others Less Than 50 Bills Each	72	\$6,403
Grand Total	41,090	\$4,609,140