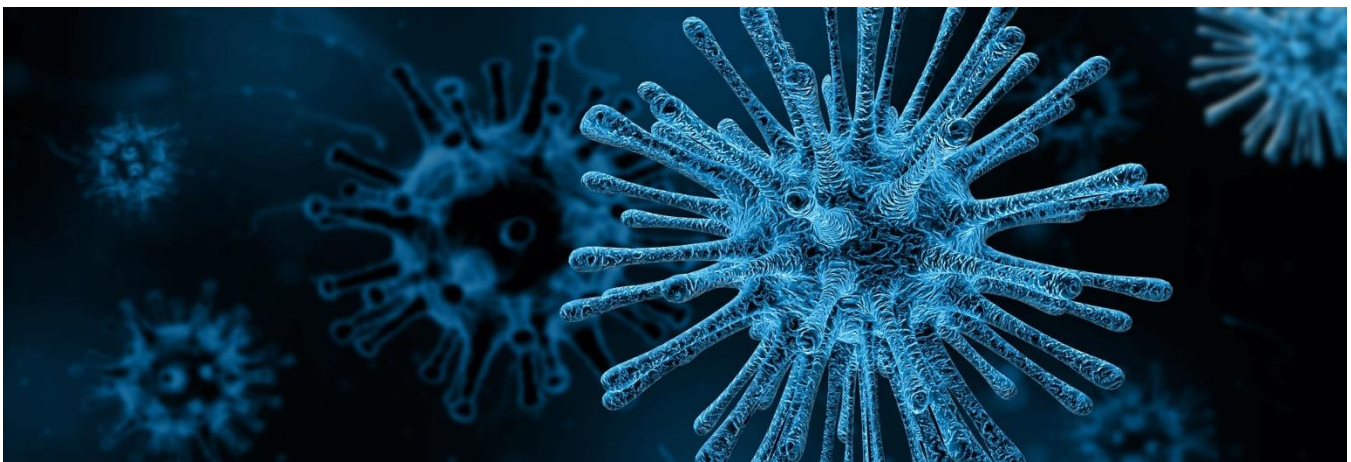




## Florida Division of Workers' Compensation 2020 COVID-19 Report

Data Summary as of November 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 December 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](mailto: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 has been 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 1500) 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 11/30/2020 and will change over time.
- Date range data are based on 1/1/2020 to 11/30/2020 for COVID-19 and 1/1/2019 to 11/30/2019 when making comparison to past performance. The data is valued as of 12/1/2020.
- 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.

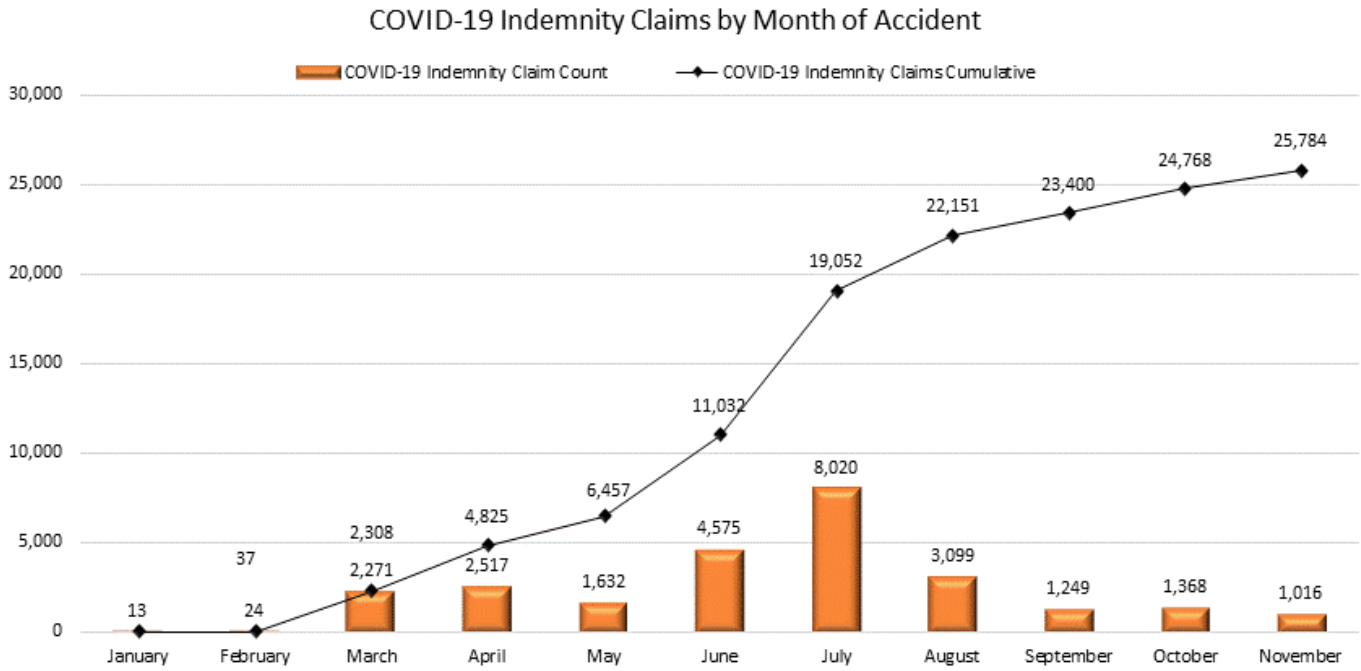
- 440.02(1), F.S., states that “Accident” means only an unexpected or unusual event or result that happens suddenly. Disability or death due to the accidental acceleration or aggravation of a venereal disease or of a disease due to the habitual use of alcohol or controlled substances or narcotic drugs, 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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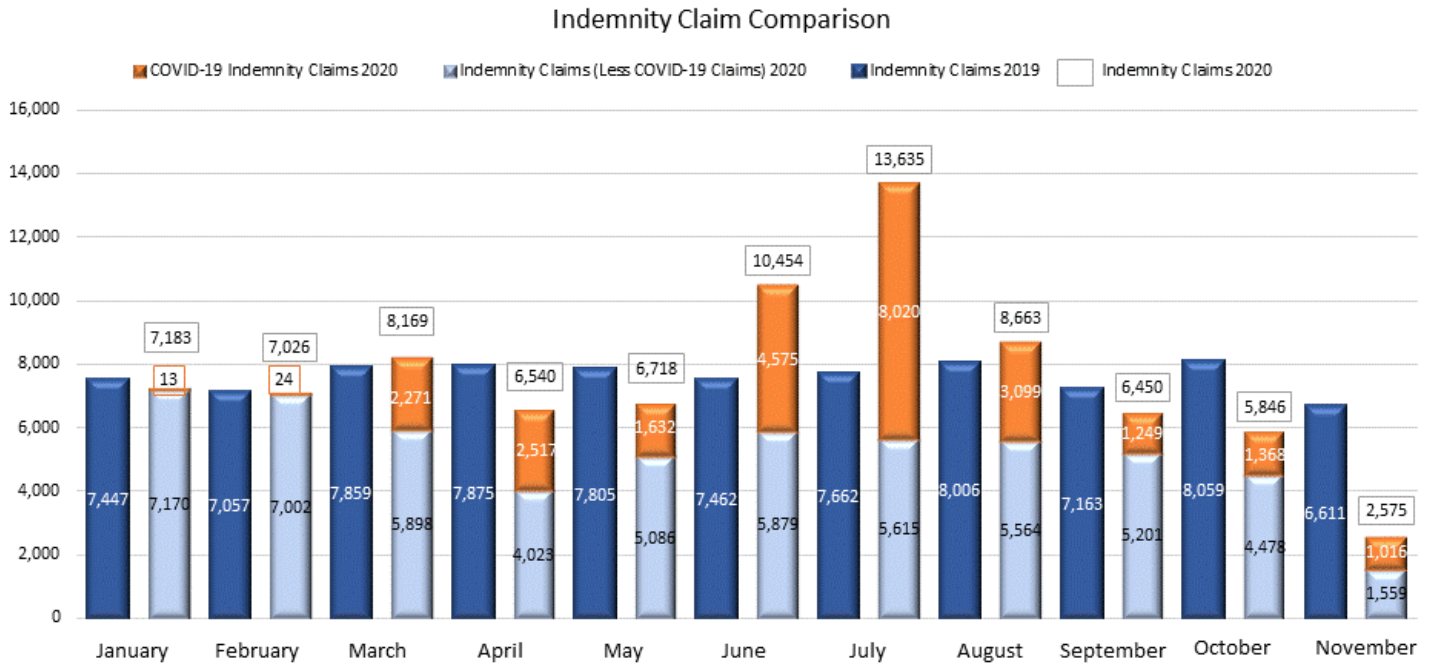
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## 1. Claim Frequency

### 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	\$13,144	12	\$13,974
February	4	\$71,520	20	\$105
March	275	\$2,696,564	1,996	\$2,854,169
April	411	\$3,338,219	2,106	\$2,864,952
May	319	\$1,600,030	1,313	\$1,124,519
June	1,361	\$5,491,633	3,214	\$4,304,199
July	2,885	\$8,959,297	5,135	\$6,829,156
August	1,258	\$1,823,404	1,841	\$1,534,720
September	396	\$784,895	853	\$473,083
October	584	\$565,580	784	\$267,166
November	597	\$527,276	419	\$28,355
Grand Total	8,091	\$25,871,562	17,693	\$20,294,398

*Claim Count & Amount Paid*

January 2020 to November 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	25,784	31.0%	\$46,165,960	7.6%
All Indemnity Claims	83,259		\$604,065,335	

*Claim Count & Amount Paid by Paid Benefit Ranges*

Paid Benefit Ranges	COVID-19 Claim Count	COVID-19 Total Paid
\$0 to \$4,999	24,380	\$17,079,409
\$5,000 to \$9,999	973	\$6,472,572
\$10,000 to \$19,999	260	\$3,500,095
\$20,000 to \$29,999	43	\$1,053,346
\$30,000 to \$39,999	17	\$582,315
\$40,000 to \$49,999	9	\$410,364
\$50,000 to \$99,999	51	\$3,706,201
\$100,000 to \$249,999	33	\$4,651,231
\$250,000 to \$499,999	12	\$3,880,538
\$500,000 +	6	\$4,829,889
<b>Grand Total</b>	<b>25,784</b>	<b>\$46,165,960</b>

*COVID-19 Indemnity Claim Count by Insurer Type*

Insurer Type	COVID-19 Indemnity Claim Count	COVID-19 Total Paid
Private	12,722	\$18,076,094
Self-Insurer Private	3,779	\$5,095,978
Self-Insurer Governmental	9,283	\$22,993,888
<b>Grand Total</b>	<b>25,784</b>	<b>\$46,165,960</b>

*COVID-19 Partial & Total Denial Claim Counts*

Insurer Type	COVID-19 Partial Denial	COVID-19 Total Denial	COVID-19 Total of All Denials
Private	24	7,568	7,592
Self-Insurer Private	25	1,535	1,560
Self-Insurer Governmental	4	2,211	2,215
<b>Grand Total</b>	<b>53</b>	<b>11,314</b>	<b>11,367</b>



COVID-19 Claims by County

County	COVID-19 Claim Count	COVID-19 Benefits Paid	All COVID-19 Cases for Florida (per FDOH website)
Dade	7,640	\$15,977,236	231,761
Not Indicated	1,610	\$5,965,965	2,797
Broward	2,044	\$4,420,676	108,325
Duval	1,055	\$3,451,831	44,450
Palm Beach	1,502	\$2,453,384	65,936
Leon	249	\$1,536,054	15,253
Orange	1,037	\$1,174,205	58,862
Pinellas	856	\$1,022,646	33,246
Polk	629	\$852,494	27,822
Lee	767	\$841,528	30,457
Hillsborough	879	\$595,473	58,749
Clay	242	\$519,945	8,107
Charlotte	180	\$498,052	5,150
Sumter	50	\$459,671	3,503
Lake	345	\$438,239	10,743
Alachua	350	\$373,379	12,911
Madison	91	\$352,444	1,271
Escambia	289	\$343,278	16,872
Volusia	353	\$339,493	16,633
Santa Rosa	196	\$334,027	7,550
Saint Lucie	327	\$331,643	10,875
Jackson	219	\$288,483	3,903
Osceola	231	\$254,746	18,598
Sarasota	334	\$240,860	13,917
Highlands	126	\$235,180	3,802
Union	93	\$230,987	1,238
Saint Johns	199	\$225,105	8,931
Brevard	402	\$187,166	15,744
Seminole	266	\$182,508	13,072
Bay	230	\$175,212	8,543
Marion	309	\$174,304	13,176
Collier	256	\$174,138	17,911
Indian River	153	\$145,036	5,041
Columbia	145	\$135,075	4,821
Walton	159	\$128,839	3,715
Gadsden	122	\$97,561	3,334
Suwannee	104	\$97,432	3,294
Pasco	213	\$88,162	15,041
Okeechobee	77	\$85,214	2,050

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

County	COVID-19 Claim Count	COVID-19 Benefits Paid	All COVID-19 Cases for Florida (per FDOH website)
Manatee	164	\$83,729	17,006
Hernando	87	\$67,732	5,052
Okaloosa	149	\$66,859	8,993
Monroe	90	\$59,004	3,392
Wakulla	79	\$54,982	1,657
Martin	134	\$53,639	6,288
Washington	64	\$39,877	1,536
Citrus	99	\$36,125	4,790
Flagler	40	\$30,253	2,764
Hamilton	37	\$24,733	982
Gulf	35	\$23,787	1,068
Baker	55	\$23,134	2,046
Liberty	20	\$20,685	603
Jefferson	38	\$20,185	785
Lafayette	41	\$19,891	1,329
Calhoun	15	\$18,667	875
Dixie	21	\$16,544	965
Taylor	23	\$12,518	1,650
Hardee	20	\$12,313	1,773
Franklin	24	\$11,092	830
Gilchrist	37	\$10,542	766
Holmes	42	\$9,602	1,169
Putnam	26	\$9,048	2,783
Nassau	91	\$7,131	3,221
Levy	13	\$4,165	1,422
Bradford	5	\$2,052	1,417
Desoto	0	\$0	2,417
Glades	1	\$0	675
Hendry	5	\$0	2,508
<b>Grand Total</b>	<b>25,784</b>	<b>\$46,165,960</b>	<b>1,008,166</b>

**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	226	0.9%	\$188,406	0.4%
Health Care	6,700	26.0%	\$15,784,475	34.2%
Office Workers	2,825	11.0%	\$4,864,315	10.5%
Protective Services*	8,741	33.9%	\$20,763,504	45.0%
Service Industry	7,292	28.3%	\$4,565,260	9.9%
<b>Grand Total</b>	<b>25,784</b>		<b>\$46,165,960</b>	

*COVID-19 Compensable Claims*

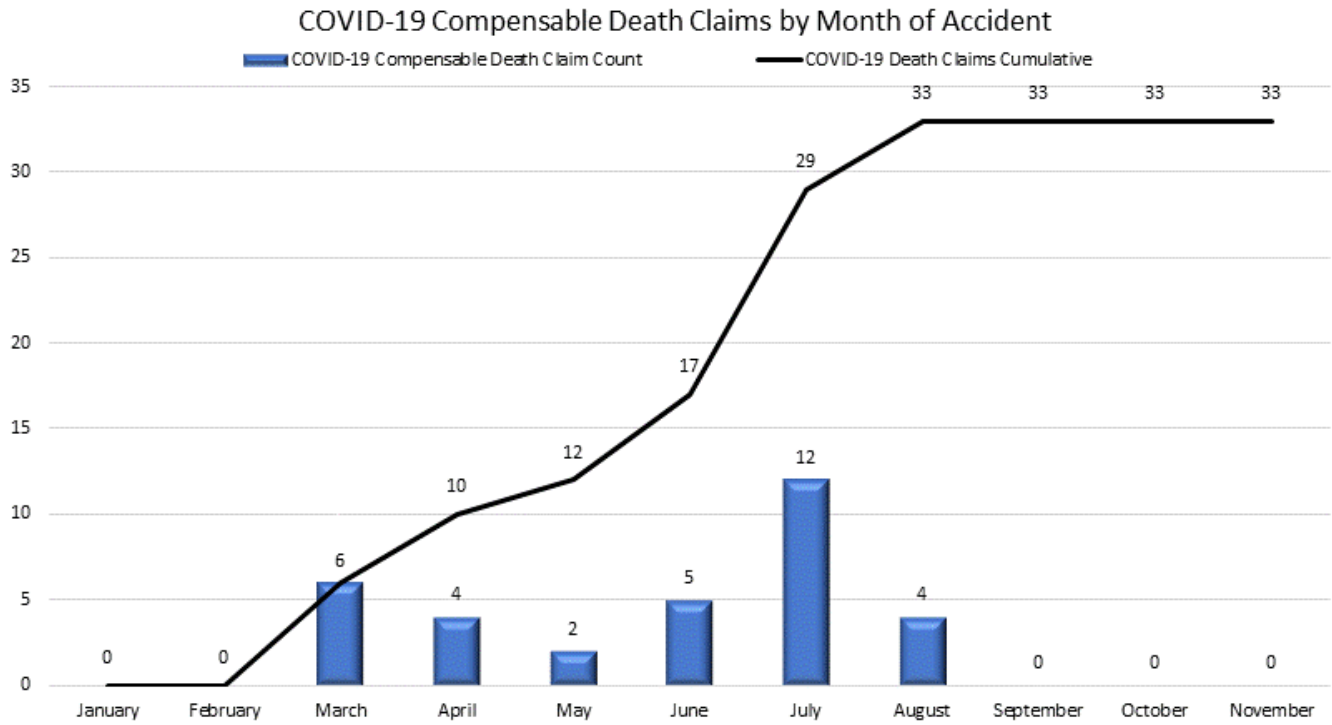
Broad Group of Occupations	COVID-19 Compensable Claim Count	COVID-19 Compensable Total Paid
Airline	43	\$183,519
Health Care	3,856	\$15,527,708
Office Workers	1,179	\$4,836,243
Protective Services*	6,649	\$20,608,384
Service Industry	2,690	\$4,474,533
<b>Grand Total</b>	<b>14,417</b>	<b>\$45,630,387</b>

*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	183	\$4,888	0	\$0
Health Care	2,832	\$238,854	12	\$17,913
Office Workers	1,637	\$26,980	9	\$1,092
Protective Services*	2,090	\$152,780	2	\$2,339
Service Industry	4,572	\$58,579	30	\$32,148
<b>Grand Total</b>	<b>11,314</b>	<b>\$482,081</b>	<b>53</b>	<b>\$53,491</b>

\*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
<b>Female</b>	<b>13,838</b>
15 to 19	158
20 to 29	2,760
30 to 39	3,417
40 to 49	3,210
50 to 59	2,821
60 to 69	1,277
70 plus	178
No date of birth	17
<b>Male</b>	<b>11,652</b>
15 to 19	144
20 to 29	2,699
30 to 39	3,452
40 to 49	2,714
50 to 59	1,976
60 to 69	563
70 plus	85
No date of birth	19
<b>Not Indicated</b>	<b>294</b>
15 to 19	7
20 to 29	40
30 to 39	75
40 to 49	65
50 to 59	74
60 to 69	28
70 plus	5
<b>Grand Total</b>	<b>25,784</b>

**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 1,091 interactions with Florida’s workers’ compensation system participants relating to COVID-19 and telemedicine.

2020	Number of Interactions
January	2
February	5
March	38
April	86
May	160
June	190
July	143
August	188
September	130
October	64
November	85
<b>Grand Total</b>	<b>1,091</b>

**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 87 claims:

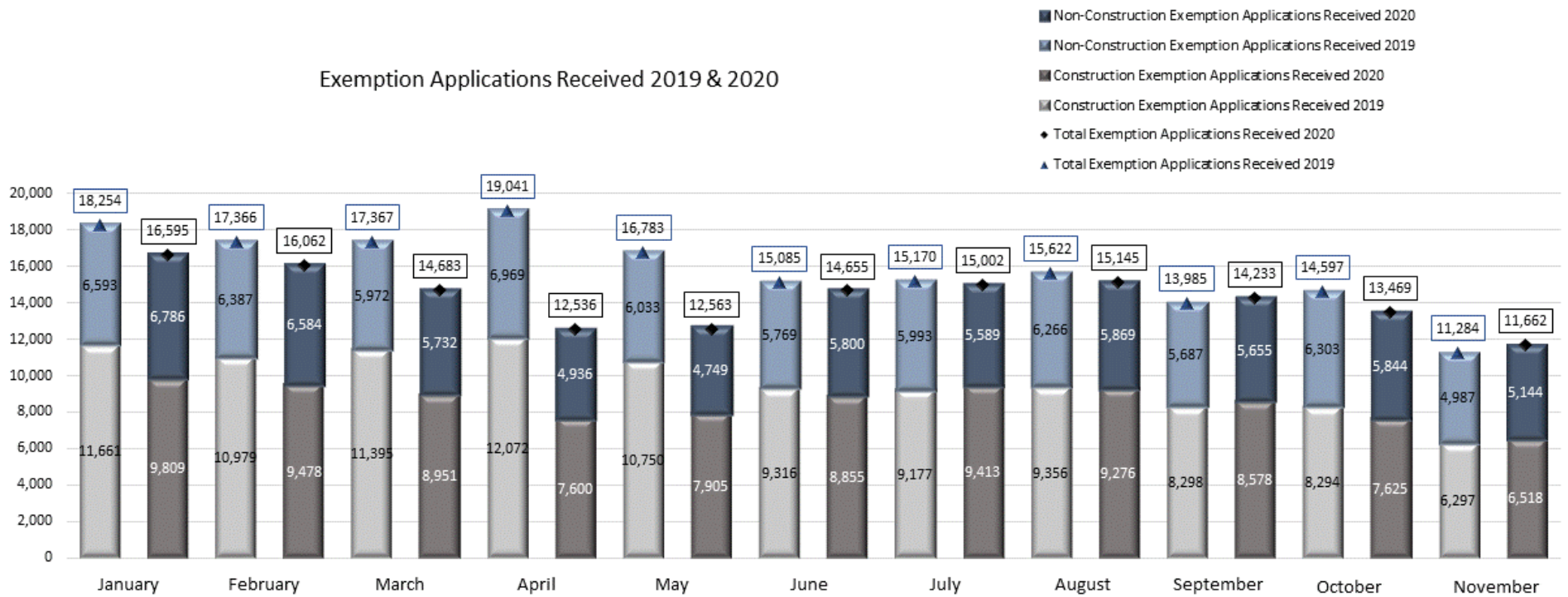
- Compensable claims - 30
- Denied claims - 55

The percentage of PFB filed for all COVID-19 claims is 0.31%.

### 3. Coverage Information

#### Exemption Applications Received

Exemption Applications Received 2019 & 2020

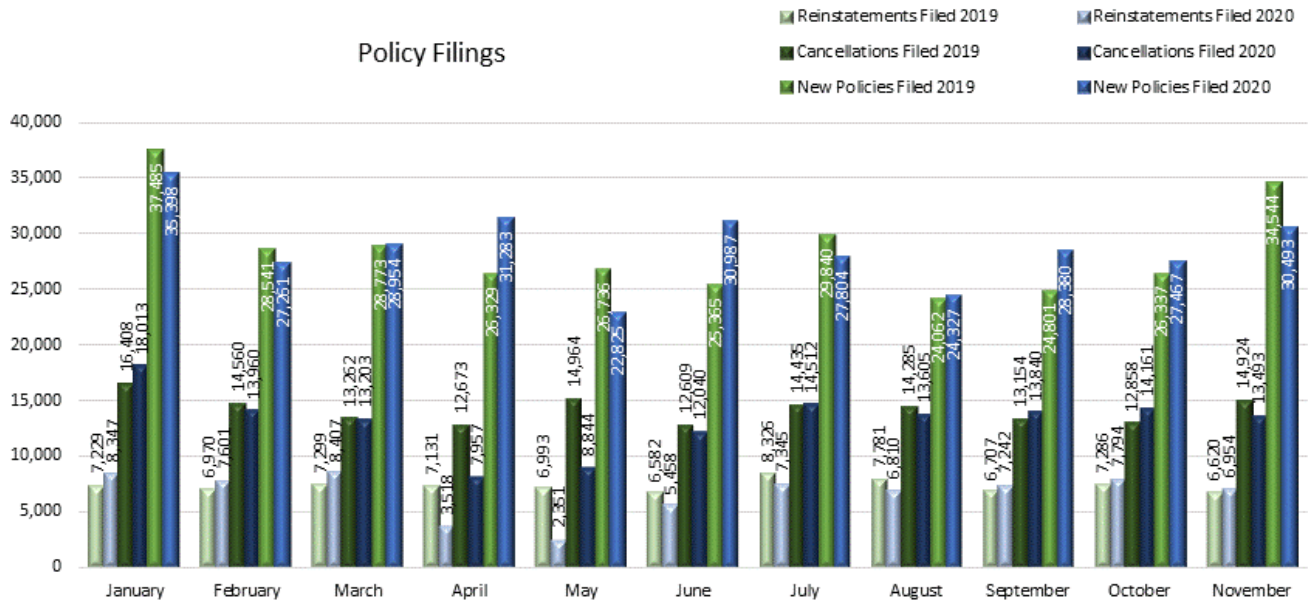


*Proof of Coverage | Policy Cancellations & Renewals*

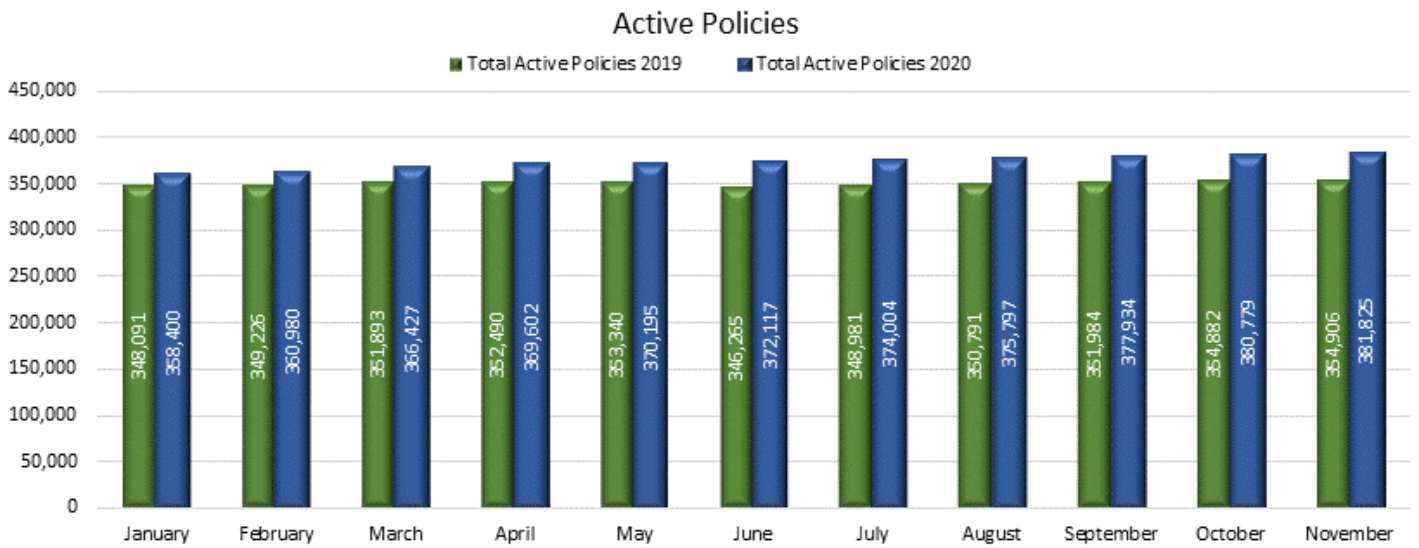
2019	Reinstatements Filed	Cancellations Filed	New Policies Filed	Total Active Policies
January	7,229	16,408	37,485	348,091
February	6,970	14,560	28,541	349,226
March	7,299	13,262	28,773	351,893
April	7,131	12,673	26,329	352,490
May	6,993	14,964	26,736	353,340
June	6,582	12,609	25,365	346,265
July	8,326	14,435	29,840	348,981
August	7,781	14,285	24,062	350,791
September	6,707	13,154	24,801	351,984
October	7,286	12,858	26,337	354,882
November	6,620	14,924	34,544	354,906
2020	Reinstatements Filed	Cancellations Filed	New Policies Filed	Total Active Policies
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
October	7,794	14,161	27,467	380,779
November	6,954	13,493	30,493	381,825



Proof of Coverage | Policy Filings

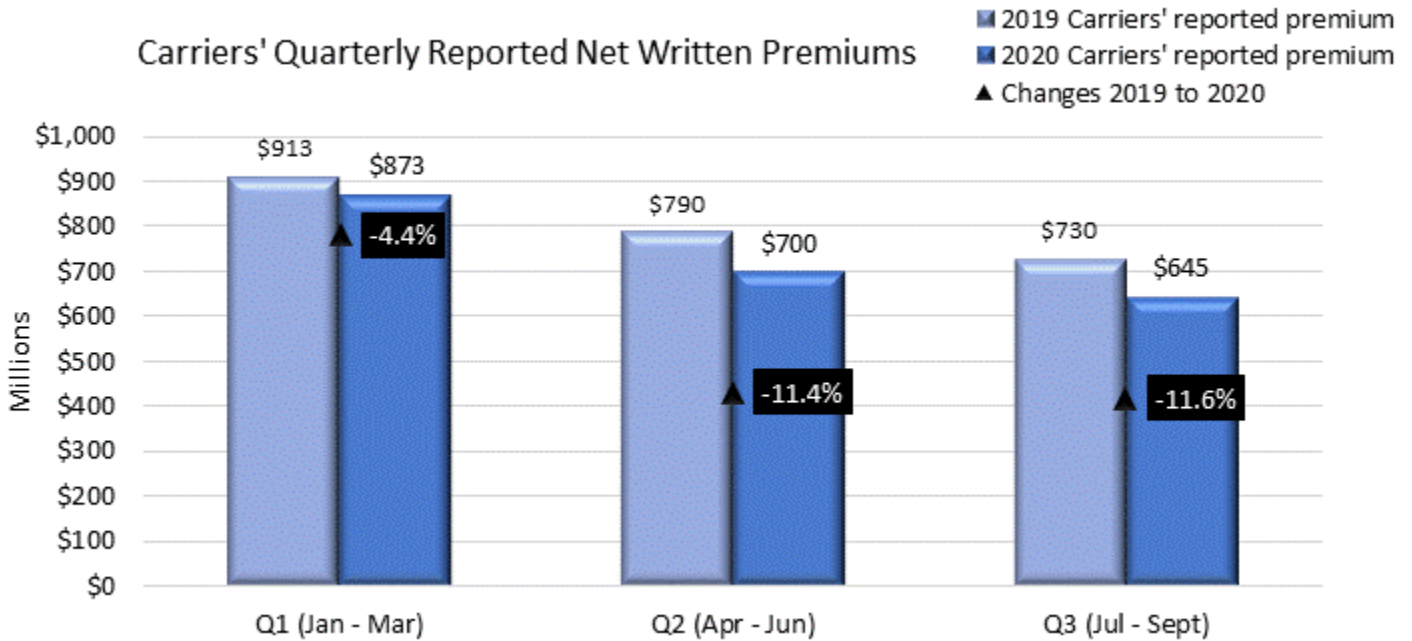


Proof of Coverage | Active Policies



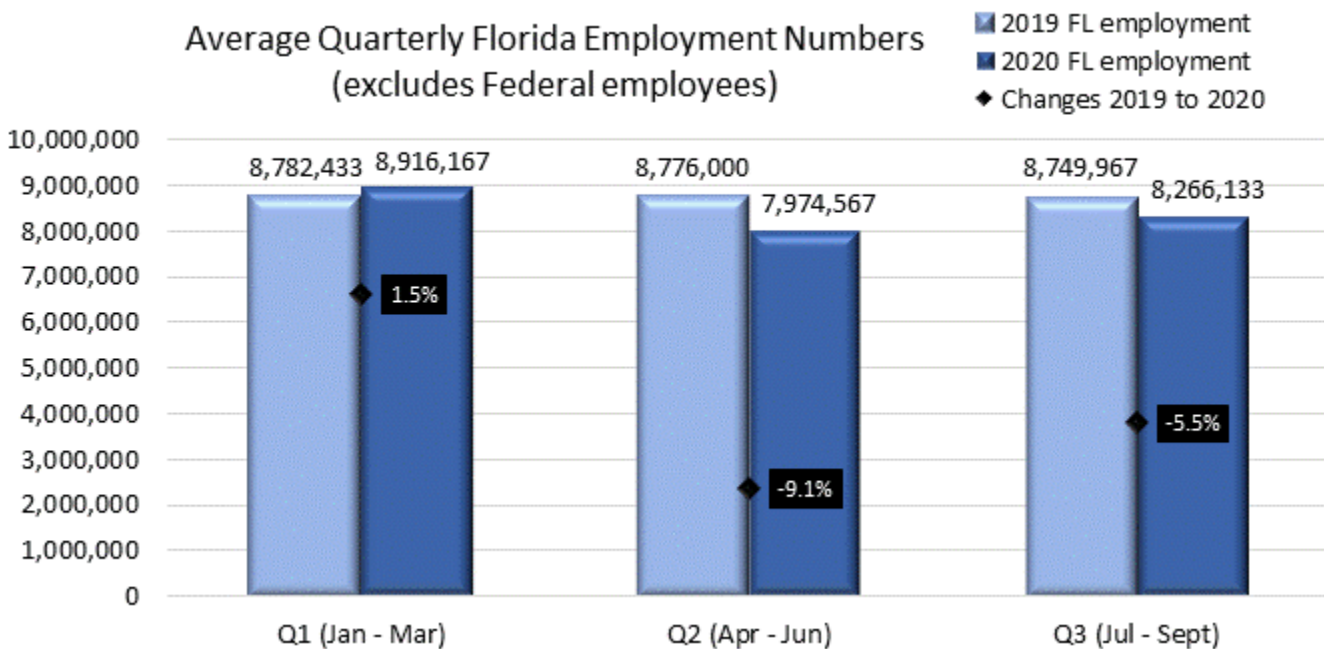
**Carrier Premiums & Quarterly Comparisons**

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



**FL Employment**

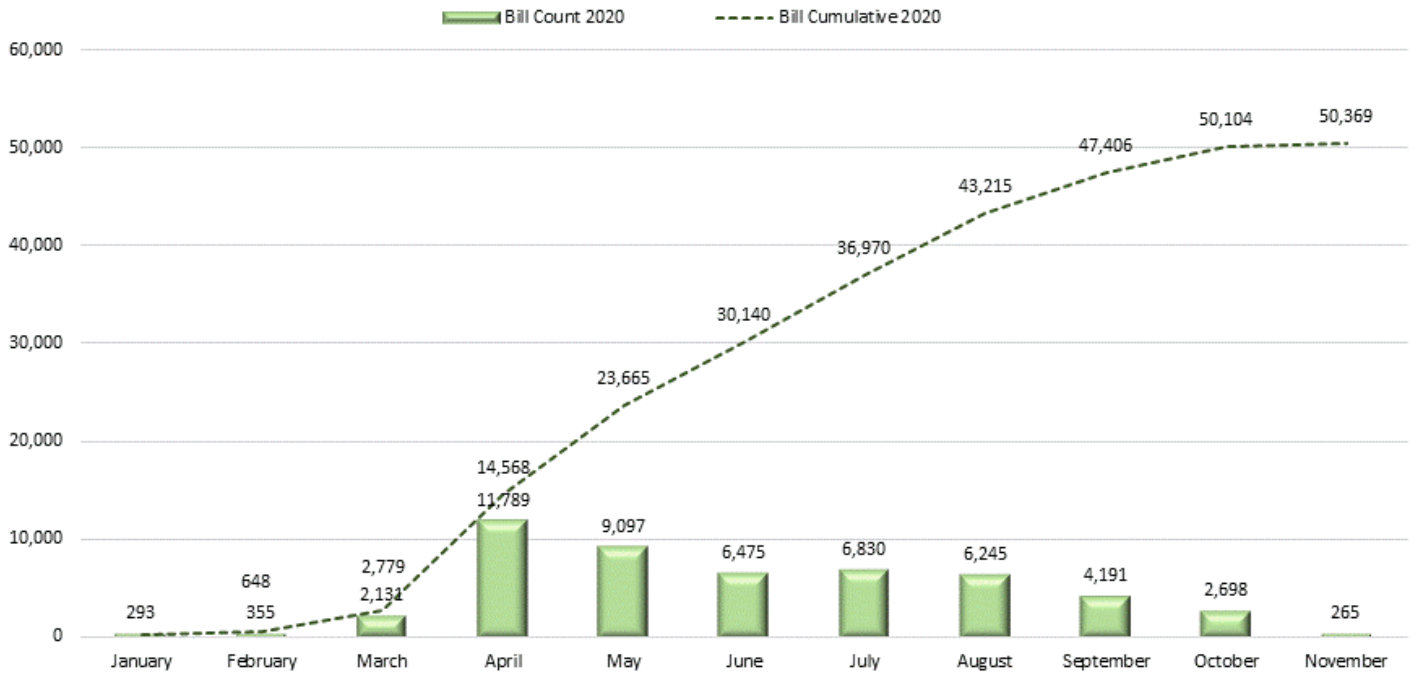
Using Florida statewide all not seasonally adjusted, nonfarm employees minus the Florida statewide not seasonally adjusted federal employees. Source: <https://data.bls.gov/>



#### 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	24,342	\$2,580,912
Physical Therapist	11,370	\$1,317,668
Osteopathic Physician	3,698	\$349,186
Out-of-State Health Care Provider	3,040	\$406,973
Psychologist	1,425	\$267,625
Advanced Practice Registered Nurse	1,358	\$125,444
Licensed Mental Health Counselor	1,266	\$207,845
Occupational Therapist	1,246	\$142,296
Physician Assistant	881	\$69,161
Medical Doctor out-of-state telehealth provider	755	\$86,299
Podiatric Physician	499	\$65,864
Licensed Clinical Social Worker	238	\$44,493
Physical Therapist out-of-state telehealth provider	132	\$19,519
Others Less Than 50 Bills Each	119	\$11,193
<b>Grand Total</b>	<b>50,369</b>	<b>\$5,694,478</b>