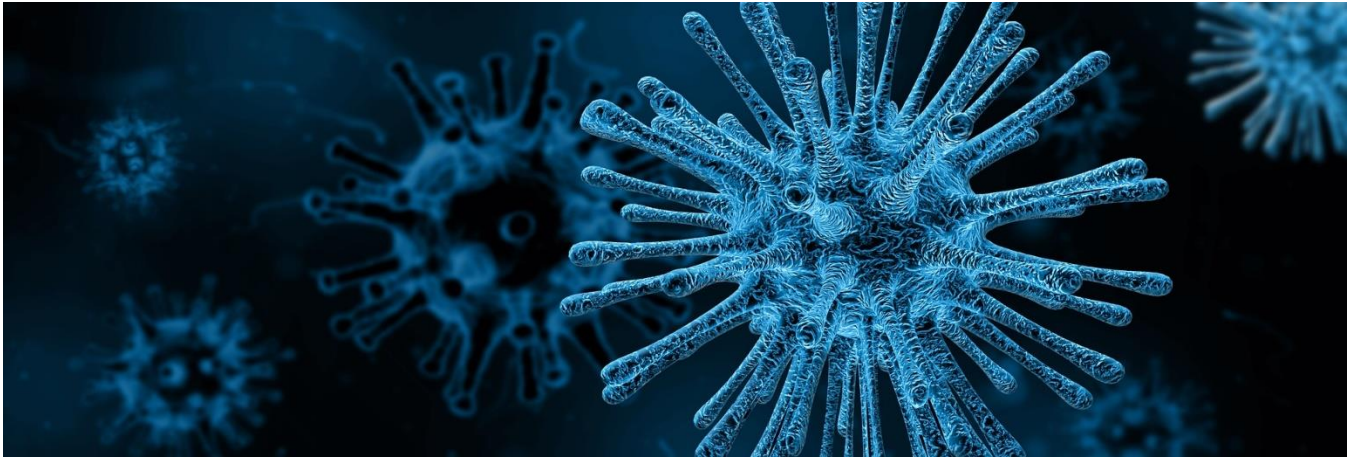




Florida Division of Workers' Compensation 2020 COVID-19 Report

Data Summary as of June 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 July 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.

New Data Elements Included in the July 2020 Report

A "Claims Status" chart is now included in the Claim Costs & Claim Characteristics section. The Claim Status reflects the insurer's reported status on a claim. Although a claim may be reported as closed, numerous factors can alter the status of claim. In addition, the statute of limitations on a closed claim may not have expired.

Commonly Used Terms and Their Meanings

- 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 (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 6/30/2020 and will change over time.
- Date range data are based on 1/1/2020 to 6/30/2020 for COVID-19 and 1/1/2019 to 6/30/2019 when making comparison to past performance. The data is valued as of 7/1/2020.
- 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.
- 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, 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.

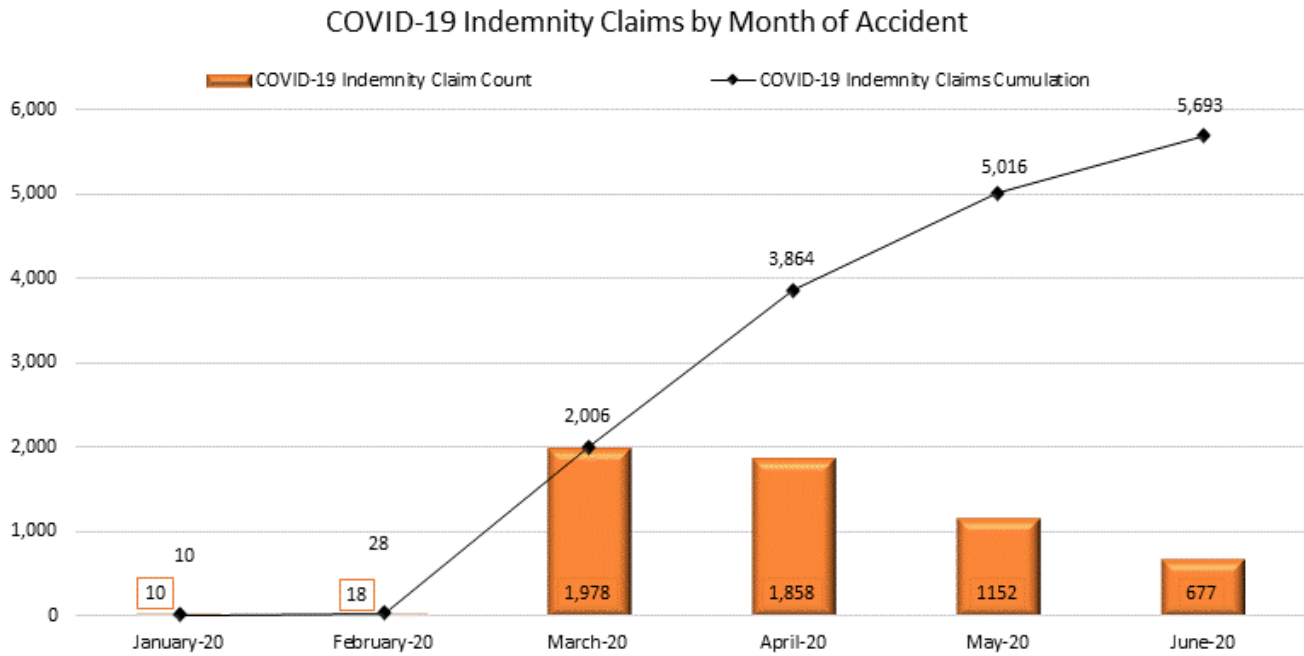
- 440.151(2), F.S., states that whenever used in this section the term “occupational disease” shall be construed to mean only a disease which is due to causes and conditions which are characteristic of and peculiar to a particular trade, occupation, process, or employment, and to exclude all ordinary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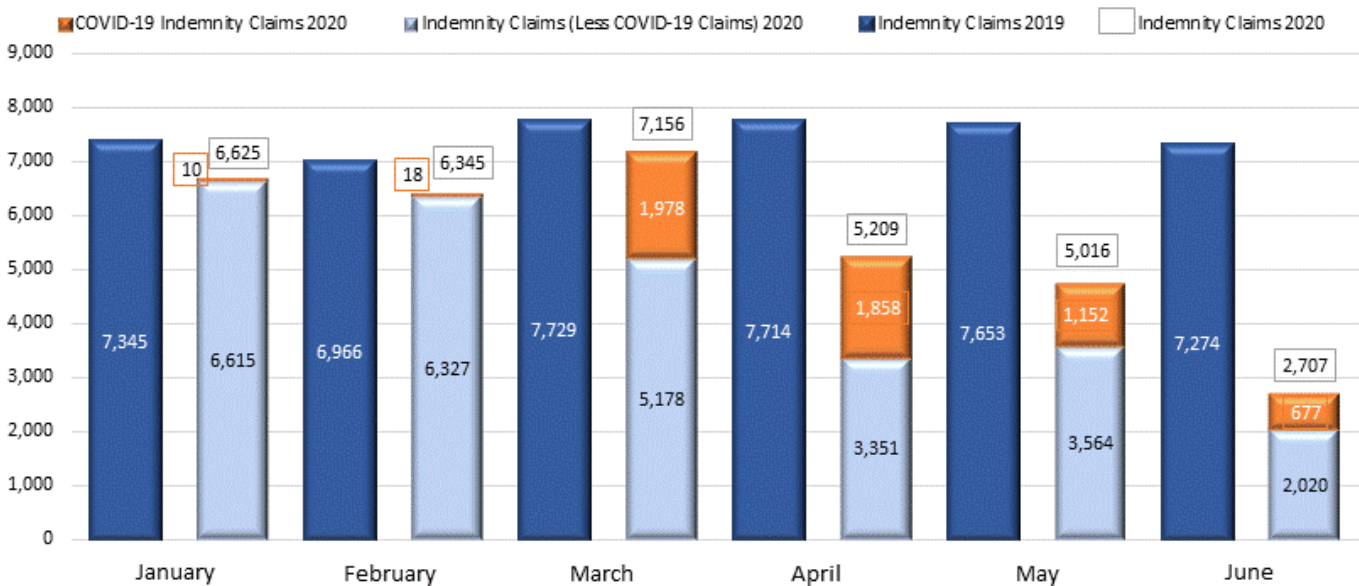
1. Claim Frequency

Number of COVID-19 Claims By DOA



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

Indemnity Claim Comparison



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	0	0	10	\$9,248
February	2	\$4,517	16	\$105
March	595	\$2,443,693	1,383	\$1,194,459
April	754	\$1,416,651	1,104	\$1,122,127
May	477	\$419,255	675	\$226,968
June	313	\$224,948	364	\$12,419
Grand Total	2,141	\$4,509,064	3,552	\$2,565,325

Claim Count & Amount Paid

January 2020 to June 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	5,693	17.2%	\$7,074,389	4.1%
All Indemnity Claims	33,058		\$172,809,859	

COVID-19 Indemnity Claim Count by Insurer Type

Insurer Type	COVID-19 Indemnity Claim Count	COVID-19 Total Paid
Private	2,568	\$2,076,319
Self-Insurer Private	1,067	\$1,066,784
Self-Insurer Governmental	2,058	\$3,931,286
Grand Total	5,693	\$7,074,389

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	1,503	1,513
Self-Insurer Private	14	239	253
Self-Insurer Governmental	2	875	877
Grand Total	26	2,617	2,643

COVID-19 Claims by County

County	COVID-19 Claim Count	COVID-19 Benefits Paid	ALL COVID-19 Cases for Florida (Per FDOH website)
Dade	2,131	\$2,774,428	36,820
Broward	581	\$713,931	15,624
Palm Beach	538	\$568,750	14,150
Not Indicated	378	\$1,713,954	145
Lee	246	\$177,499	5,588
Pinellas	181	\$52,362	6,487
Orange	180	\$43,560	10,314
Polk	137	\$226,773	3,836
Duval	124	\$71,268	6,207
Hillsborough	118	\$39,624	10,752
Collier	78	\$54,493	4,225
Walton	72	\$0	245
Charlotte	65	\$42,349	775
Volusia	56	\$41,686	2,105
Jackson	52	\$32,526	363
Alachua	48	\$59,826	1,197
Clay	45	\$108,854	713
Leon	44	\$48,666	1,114
Manatee	44	\$26,944	2,856
Martin	41	\$0	2,055
Lake	38	\$38,007	1,302
Saint Johns	37	\$15,940	948
Saint Lucie	37	\$12,013	1,724
Brevard	33	\$13,734	1,793
Indian River	32	\$7,009	697
Gadsden	31	\$12,342	379
Sumter	31	\$29,024	345
Seminole	30	\$4,907	2,566
Pasco	24	\$18,548	1,992
Sarasota	23	\$13,177	1,482
Osceola	20	\$10,779	2,026
Marion	16	\$3,178	672
Okaloosa	16	\$3,011	666
Santa Rosa	16	\$3,624	593
Washington	16	\$0	113
Nassau	14	\$1,259	182
Flagler	11	\$13,193	310

County	COVID-19 Claim Count	COVID-19 Benefits Paid	ALL COVID-19 Cases for Florida (Per FDOH website)
Columbia	10	\$6,537	287
Highlands	10	\$4,001	350
Escambia	9	\$3,724	1,952
Monroe	9	\$8,546	259
Liberty	7	\$5,856	222
Union	7	\$2,444	62
Hamilton	6	\$2,892	334
Hernando	6	\$4,463	373
Putnam	6	\$5,153	339
Suwannee	6	\$11,531	499
Wakulla	6	\$5,665	60
Bay	5	\$6,177	384
Calhoun	4	\$6,142	76
Citrus	3	\$0	291
Baker	2	\$0	63
Gilchrist	2	\$1,107	97
Hardee	2	\$654	430
Hendry	2	\$0	953
Dixie	1	\$556	68
Gulf	1	\$0	23
Holmes	1	\$396	177
Jefferson	1	\$0	49
Lafayette	1	\$256	32
Levy	1	\$651	174
Madison	1	\$402	195
Bradford			83
Desoto			604
Franklin			6
Glades			175
Okeechobee			377
Taylor			79
Grand Total	5,693	\$7,074,389	152,434

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	64	1.1%	\$118,947	1.7%
Health Care	1,954	34.3%	\$2,282,661	32.3%
Office Workers	474	8.3%	\$1,701,196	24.0%
Protective Services*	1,872	32.9%	\$2,217,984	31.4%
Service Industry	1,329	23.3%	\$753,602	10.7%
Grand Total	5,693		\$7,074,389	

COVID-19 Compensable Claims

Broad Group of Occupations	COVID-19 Compensable Claim Count	Compensable COVID-19 Total Paid
Airline	22	\$118,547
Health Care	1,166	\$2,269,263
Office Workers	230	\$1,699,900
Protective Services*	923	\$2,187,917
Service Industry	709	\$749,901
Grand Total	3,050	\$7,025,527

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	42	\$400		
Health Care	777	\$13,347	11	\$51
Office Workers	242	\$1,110	2	\$185
Protective Services*	947	\$29,534	2	\$533
Service Industry	609	\$3,044	11	\$657
Grand Total	2,617	\$47,435	26	\$1,427

*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	3,168
16 to 19	21
20 to 29	569
30 to 39	798
40 to 49	761
50 to 59	687
60 to 69	287
70 plus	39
no date of birth	6
Male	2,507
16 to 19	19
20 to 29	532
30 to 39	799
40 to 49	610
50 to 59	416
60 to 69	113
70 plus	14
no date of birth	4
Not Indicated	18
16 to 19	0
20 to 29	0
30 to 39	5
40 to 49	6
50 to 59	6
60 to 69	1
Grand Total	5,693

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 475 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	184
Grand Total	475

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 10 claims:

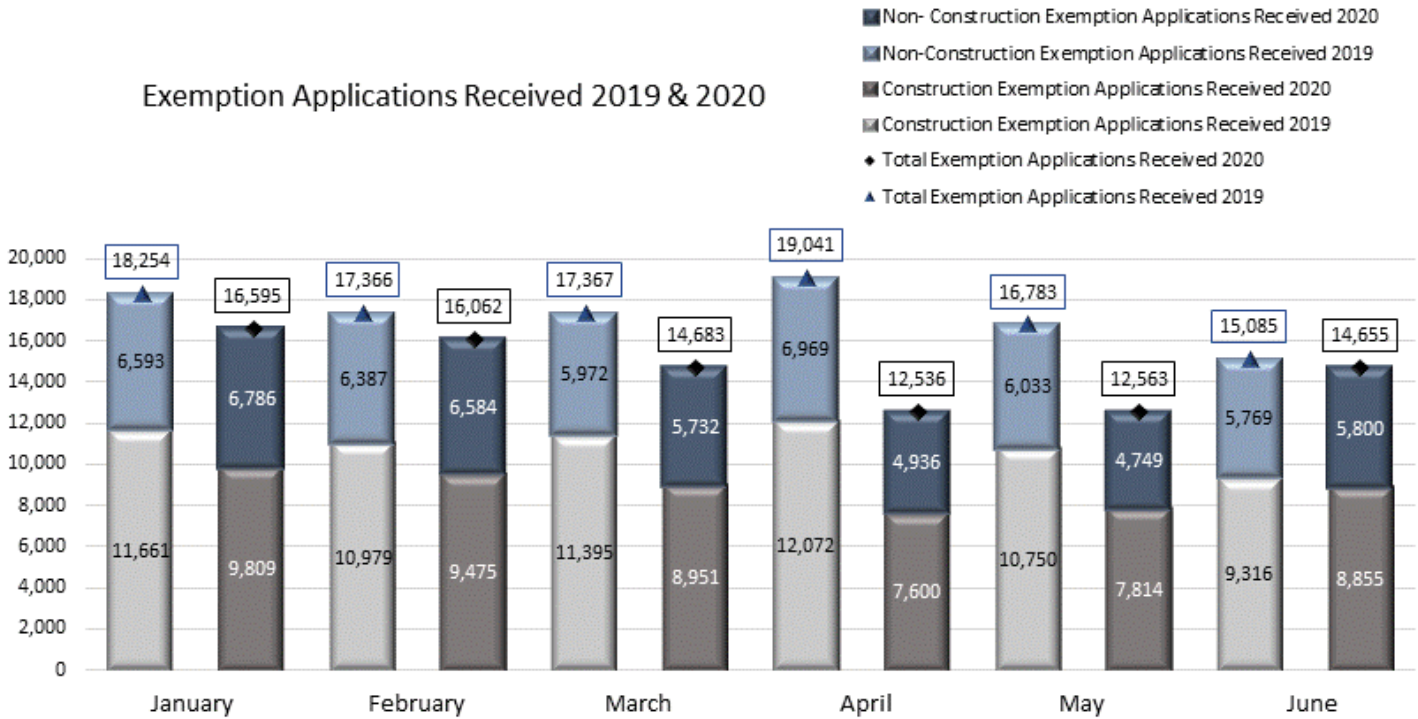
- Compensable claim - 3
- Denied claims - 7

The percentage of PFB filed for all COVID-19 claims is 0.2%.

3. Coverage Information

Exemption Applications Received

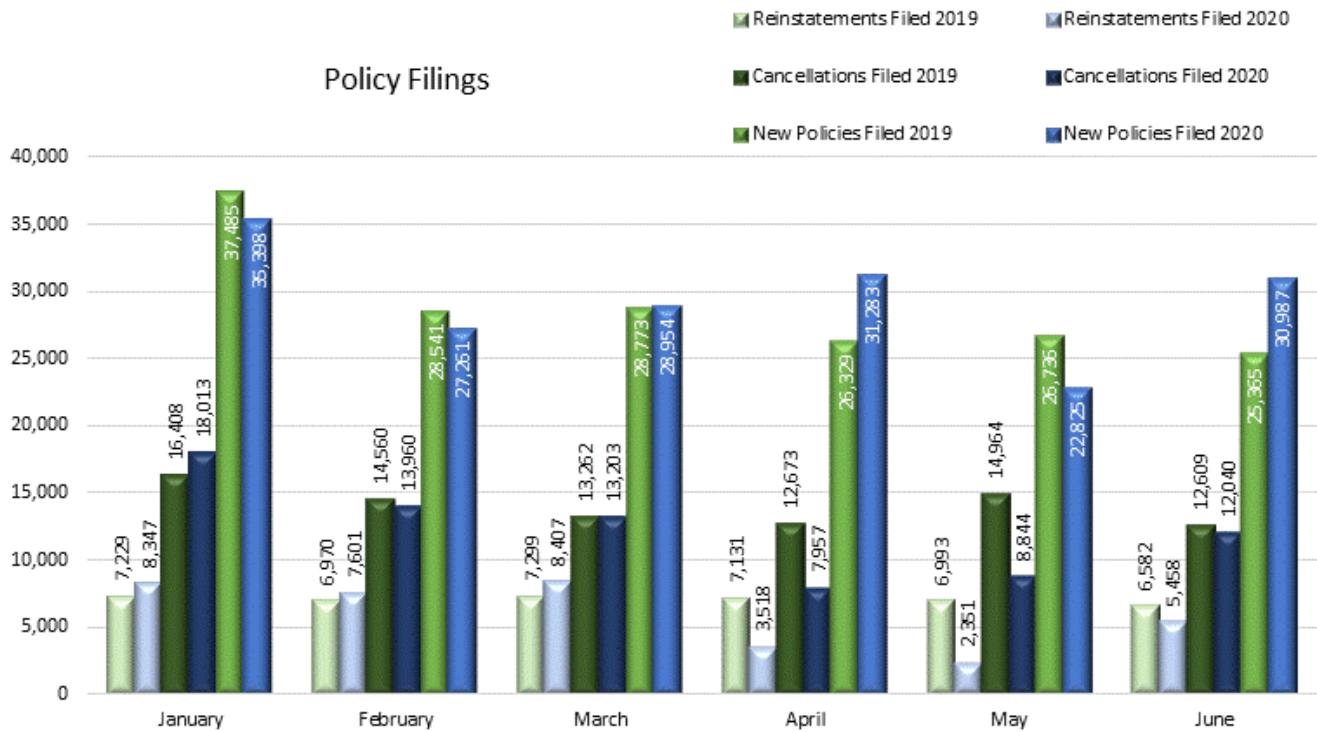
Exemption Applications Received 2019 & 2020



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
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

Proof of Coverage | Policy Filings



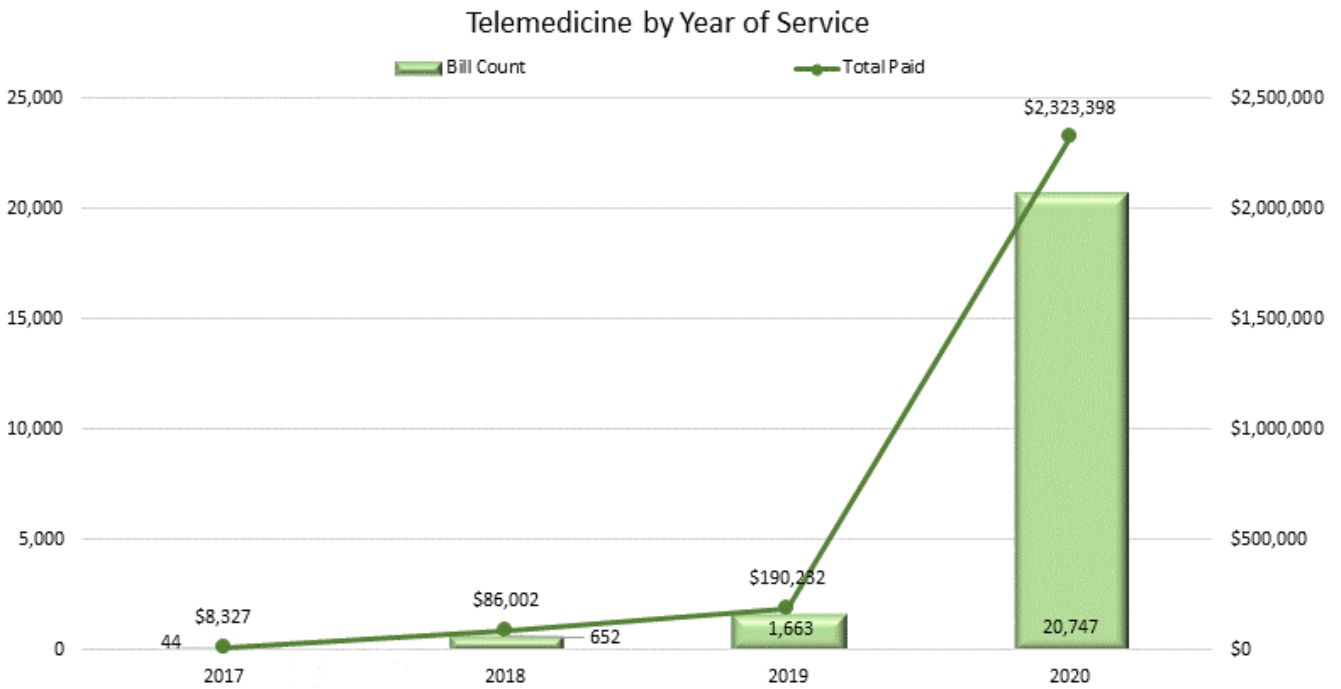
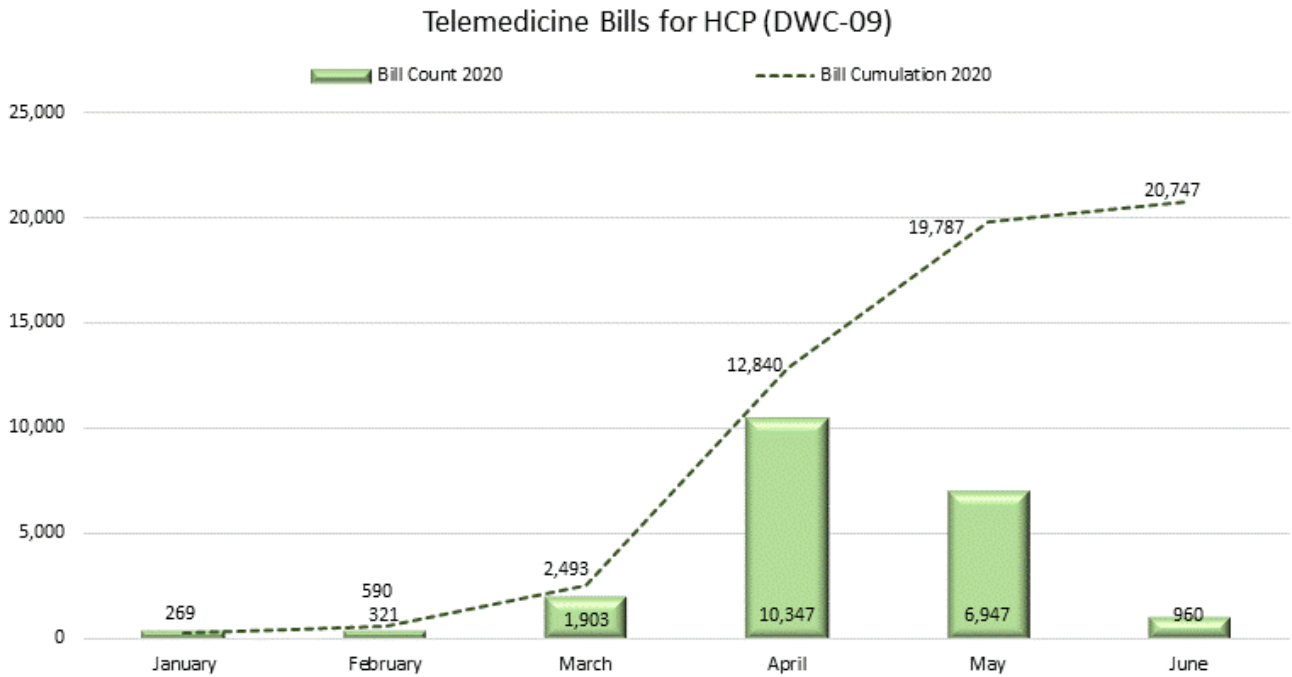
Proof of Coverage | Active Policies

Active Policies



4. Telemedicine

Telemedicine Bills



Telemedicine Billing by HCP License Type

License Type	Bill Count	Total Paid
Medical Doctor	10,220	\$1,078,599
Physical Therapist	5,347	\$628,251
Osteopathic Physician	1,384	\$137,606
Out-of-State Health Care Provider	1,212	\$150,934
Occupational Therapist	571	\$66,035
Psychologist	437	\$85,178
Physician Assistant	417	\$31,744
Licensed Mental Health Counselor	374	\$59,861
Advanced Registered Nurse Practitioner	320	\$25,181
Podiatric Physician	250	\$31,936
Licensed Clinical Social Worker Provisional	90	\$14,515
Medical Doctor out-of-state telehealth provider	82	\$9,512
Chiropractic Physician	14	\$1,133
Licensed Marriage and Family Therapist	11	\$1,212
Physical Therapist out-of-state telehealth provider	10	\$907
Medical Doctor Area Critical Need	2	\$170
Registered Nurse	2	\$175
Dentist	1	\$123
Massage Therapist	1	\$50
Medical Doctor Medical Faculty Certificate	1	\$84
Dietitian/Nutritionist	1	\$190
Grand Total	20,747	\$2,323,398