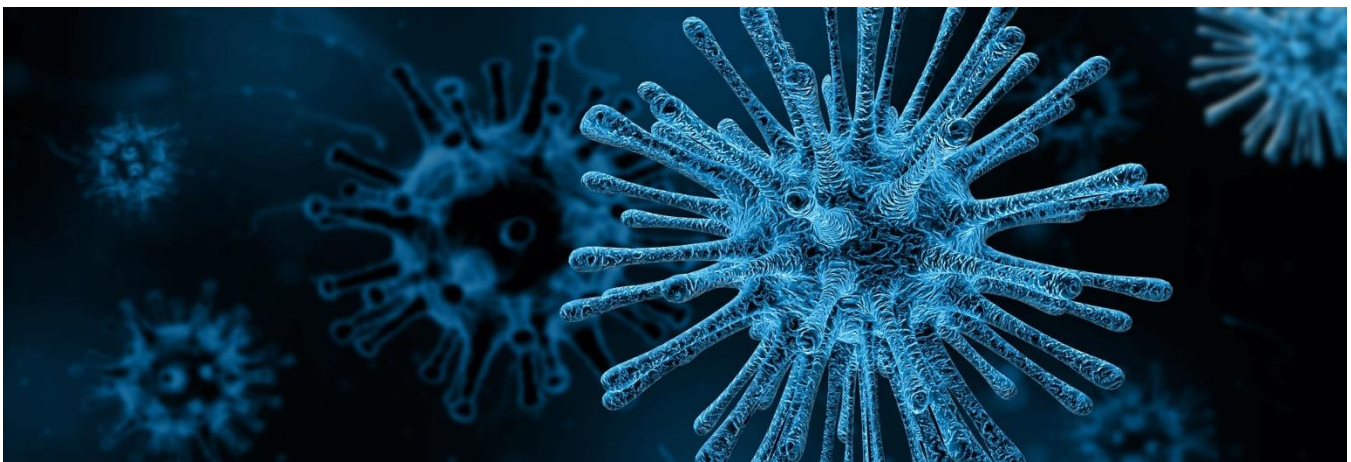




Florida Division of Workers' Compensation 2021 COVID-19 Report

Data Summary as of March 31, 2021



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 April 2021 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 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
- NAICS Code: A classification within the North American Industry Classification System (NAICS) that was developed for use by Federal Statistical Agencies for the collection, analysis and publication of statistical data related to the US Economy. The code indicates a company's primary line of business. Primary line of business is the one that generated the highest revenue at a specific location in the past year.
- 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 3/31/2021 and will change over time.
- Date range data are based on 1/1/2020 to 3/31/2021 for COVID-19 and when making comparison to past performance. The data is valued as of 4/1/2021.
- 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 grouping for counts by industries are based on NAICS Code of Business. The associated total paid benefits by industry includes 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.

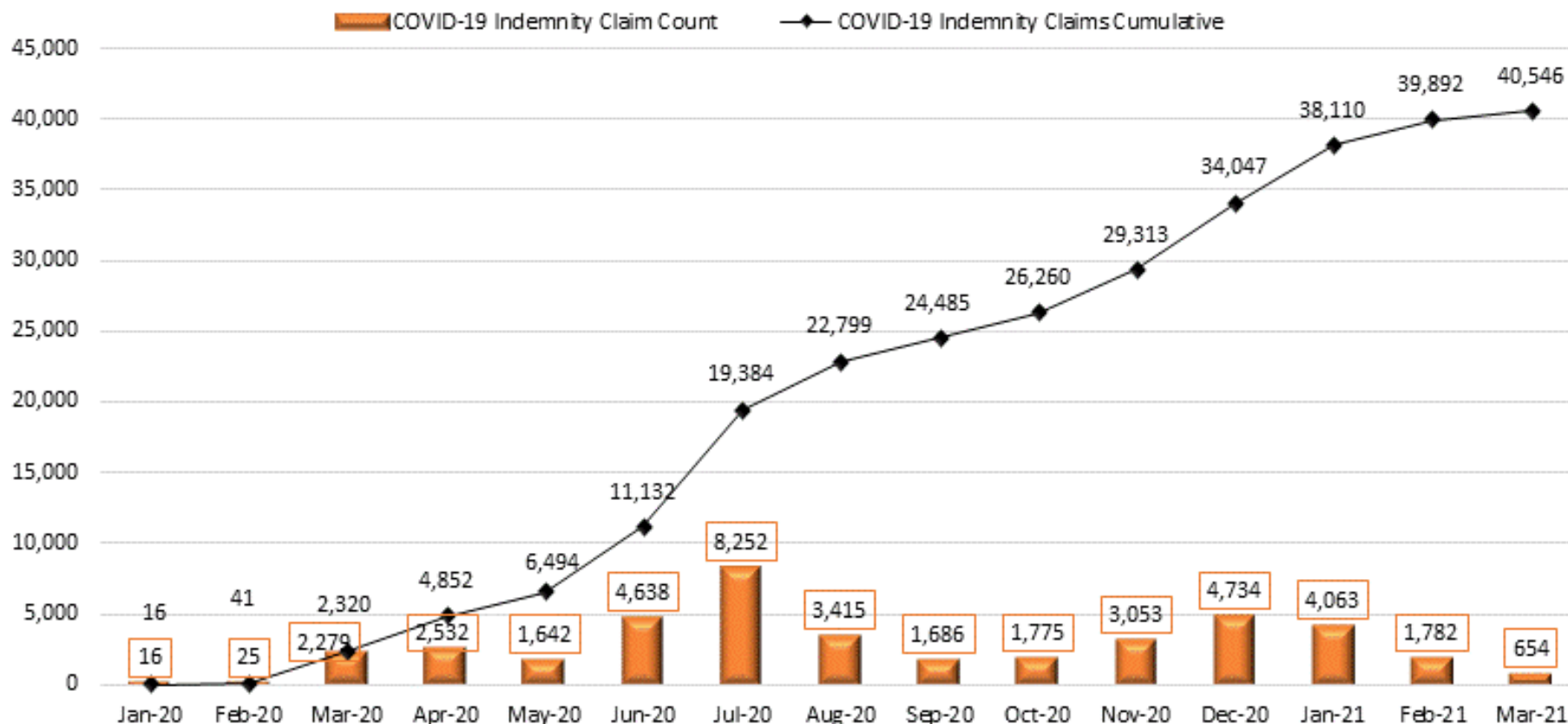
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1. Claim Frequency

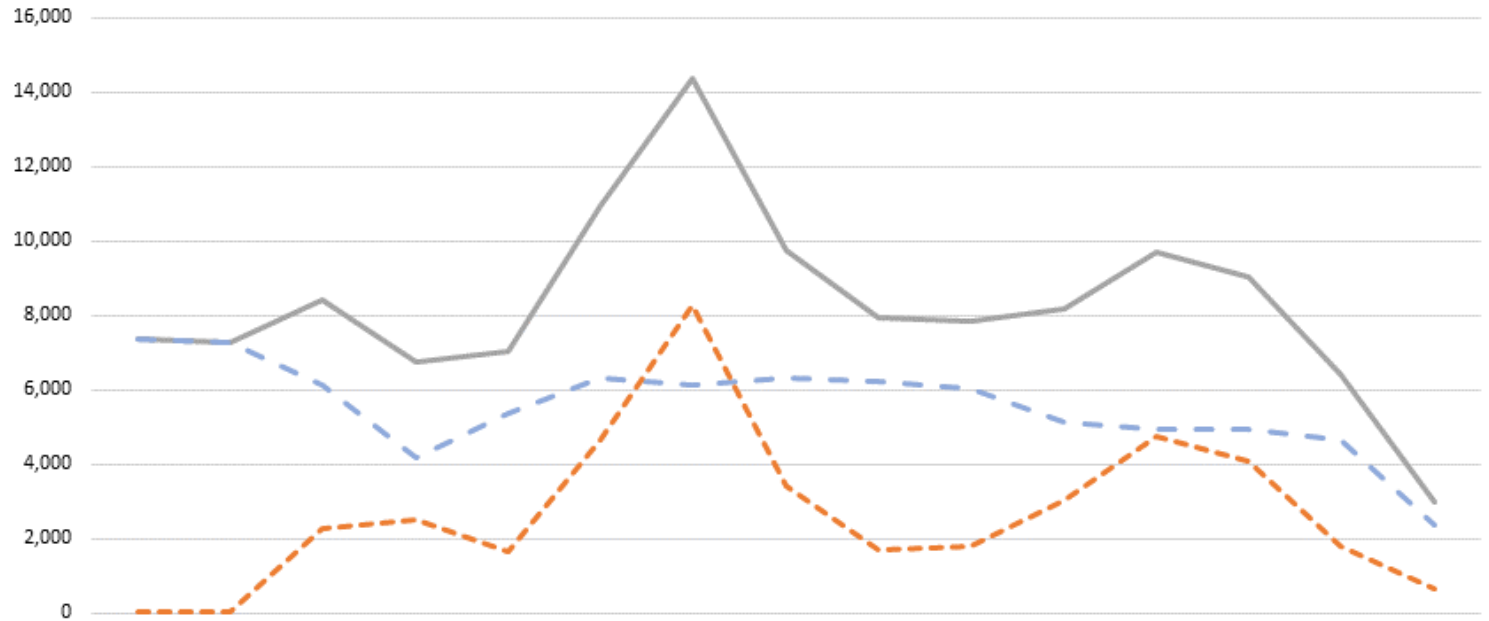
Number of COVID-19 Claims by DOA

COVID-19 Indemnity Claims by Month of Accident



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

Indemnity Claims Comparison



	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20	Jan-21	Feb-21	Mar-21
Indemnity Claims	7,377	7,287	8,404	6,725	7,019	10,950	14,365	9,750	7,926	7,824	8,174	9,674	9,011	6,429	3,002
Indemnity Claims (Less COVID-19 Claims)	7,361	7,262	6,125	4,193	5,377	6,312	6,113	6,335	6,240	6,049	5,121	4,940	4,948	4,647	2,348
COVID-19 Indemnity Claims	16	25	2,279	2,532	1,642	4,638	8,252	3,415	1,686	1,775	3,053	4,734	4,063	1,782	654

2. Claim Costs & Claim Characteristics

Claim Status

DOA Month	Open COVID-19 Indemnity Claims		Closed COVID-19 Indemnity Claims	
	Claim Count	Benefits Paid	Claim Count	Benefits Paid
Jan-20	1	\$36,706	15	\$14,489
Feb-20	4	\$155,622	21	\$7,605
Mar-20	121	\$2,714,053	2,158	\$3,484,569
Apr-20	258	\$3,297,367	2,274	\$3,572,772
May-20	245	\$1,814,849	1,397	\$1,705,497
Jun-20	787	\$6,774,912	3,851	\$6,214,647
Jul-20	2,150	\$13,322,381	6,102	\$10,582,787
Aug-20	1,175	\$5,235,877	2,240	\$3,020,429
Sep-20	619	\$1,942,770	1,067	\$1,256,300
Oct-20	548	\$1,445,403	1,227	\$1,009,546
Nov-20	979	\$2,769,999	2,074	\$1,728,264
Dec-20	1,816	\$3,077,952	2,918	\$2,051,471
Jan-21	1,653	\$1,961,151	2,410	\$1,052,151
Feb-21	766	\$888,047	1,016	\$387,406
Mar-21	363	\$277,968	291	\$32,000
Grand Total	11,485	\$45,715,057	29,061	\$36,119,933

Closed, Compensable Claims

DOA Month	COVID-19 Closed Compensable Claims			All Compensable Closed Claims Less COVID-19 Closed Compensable Claims			All Compensable Closed Claims		
	Claim Count	Benefits Paid	Average Paid Per Claim	Claim Count	Benefits Paid	Average Paid Per Claim	Claim Count	Benefits Paid	Average Paid Per Claim
Jan-20	0	\$0	\$0	3,629	\$72,147,312	\$19,881	3,629	\$72,147,312	\$19,881
Feb-20	1	\$7,500	\$7,500	3,348	\$61,282,748	\$18,304	3,349	\$61,290,248	\$18,301
Mar-20	951	\$3,354,602	\$3,527	2,762	\$46,400,693	\$16,800	3,713	\$49,755,295	\$13,400
Apr-20	933	\$3,354,750	\$3,596	1,853	\$31,998,917	\$17,269	2,786	\$35,353,667	\$12,690
May-20	421	\$1,674,460	\$3,977	2,225	\$34,162,701	\$15,354	2,646	\$35,837,161	\$13,544
Jun-20	1,811	\$6,132,640	\$3,386	2,457	\$35,323,958	\$14,377	4,268	\$41,456,598	\$9,713
Jul-20	3,097	\$10,368,833	\$3,348	2,269	\$29,382,274	\$12,949	5,366	\$39,751,107	\$7,408
Aug-20	996	\$3,009,511	\$3,022	2,064	\$22,348,671	\$10,828	3,060	\$25,358,182	\$8,287
Sep-20	374	\$1,243,260	\$3,324	1,739	\$17,714,724	\$10,187	2,113	\$18,957,984	\$8,972
Oct-20	448	\$996,161	\$2,224	1,250	\$10,813,187	\$8,651	1,698	\$11,809,348	\$6,955
Nov-20	860	\$1,719,729	\$2,000	823	\$5,114,058	\$6,214	1,683	\$6,833,787	\$4,060
Dec-20	1,011	\$2,022,386	\$2,000	581	\$2,706,423	\$4,658	1,592	\$4,728,809	\$2,970
Jan-21	783	\$1,045,061	\$1,335	386	\$1,193,087	\$3,091	1,169	\$2,238,148	\$1,915
Feb-21	285	\$386,553	\$1,356	175	\$324,846	\$1,856	460	\$711,399	\$1,547
Mar-21	39	\$31,694	\$813	27	\$9,056	\$335	66	\$40,750	\$617
Grand Total	12,010	\$35,347,140	\$2,943	25,588	\$370,922,655	\$14,496	37,598	\$406,269,795	\$10,806

Claim Count & Amount Paid

January 2020 to December 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	34,047	32.3%	\$77,236,267	7.2%
All Indemnity Claims	105,475		\$1,077,149,340	

January 2021 to March 2021	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	6,499	35.2%	\$4,598,723	13.7%
All Indemnity Claims	18,442		\$33,614,973	

Claim Count & Amount Paid by Paid Benefit Ranges

Benefit Payment Range	COVID-19 Claim Count	COVID-19 Total Paid
\$0 to \$4,999	38,411	\$26,943,984
\$5,000 to \$9,999	1,352	\$9,001,633
\$10,000 to \$19,999	409	\$5,537,954
\$20,000 to \$29,999	90	\$2,200,772
\$30,000 to \$39,999	55	\$1,843,594
\$40,000 to \$49,999	28	\$1,261,863
\$50,000 to \$99,999	103	\$7,482,261
\$100,000 to \$249,999	67	\$9,596,257
\$250,000 to \$499,999	19	\$6,511,492
\$500,000 +	12	\$11,455,180
Grand Total	40,546	\$81,834,990

Closed, Compensable Indemnity Claims by Benefits Paid ranges

Benefit Paid Range	COVID-19 Closed Compensable Claims			All Compensable Closed Claims Less COVID-19 Closed Compensable Claims			All Compensable Closed Claims		
	Claim Count	Benefits Paid	Average Paid Per Claim	Claim Count	Benefits Paid	Average Paid Per Claim	Claim Count	Benefits Paid	Average Paid Per Claim
\$0 to \$4,999	10,668	\$16,676,777	\$1,646	10,424	\$23,400,625	\$2,245	21,092	\$40,077,402	\$1,900
\$5,000 to \$9,999	998	\$6,591,084	\$6,567	5,317	\$38,119,147	\$7,169	6,315	\$44,710,231	\$7,080
\$10,000 to \$19,999	222	\$2,928,452	\$13,150	4,783	\$67,482,692	\$14,109	5,005	\$70,411,144	\$14,068
\$20,000 to \$29,999	31	\$757,658	\$25,240	2,162	\$52,540,001	\$24,302	2,193	\$53,297,659	\$24,304
\$30,000 to \$39,999	14	\$461,097	\$33,758	1,018	\$35,096,324	\$34,476	1,032	\$35,557,421	\$34,455
\$40,000 to \$49,999	6	\$263,030	\$46,372	598	\$26,572,013	\$44,435	604	\$26,835,043	\$44,429
\$50,000 to \$99,999	41	\$2,946,467	\$73,876	943	\$63,295,314	\$67,121	984	\$66,241,781	\$67,319
\$100,000 to \$249,999	28	\$4,009,256	\$141,360	295	\$41,774,583	\$141,609	323	\$45,783,839	\$141,746
\$250,000 to \$499,999	2	\$713,319	\$356,660	36	\$10,988,271	\$305,230	38	\$11,701,590	\$307,937
\$500,000 +	0	\$0	\$0	12	\$11,653,685	\$971,140	12	\$11,653,685	\$971,140
Grand Total	12,010	\$35,347,140	\$2,943	25,588	\$370,922,655	\$14,496	37,598	\$406,269,795	\$10,806

COVID-19 Indemnity Claim Count by Insurer Type

Insurer Type	COVID-19 Indemnity Claim Count	COVID-19 Total Paid
Private	19,338	\$31,863,714
Self-Insurer Private	4,525	\$7,664,451
Self-Insurer Governmental	16,683	\$42,306,825
Grand Total	40,546	\$81,834,990

COVID-19 Partial & Total Denial Claim Counts

Insurer Type	COVID-19 Partial Denial	COVID-19 Total Denial	COVID-19 Total of All Denials
Private	43	12,155	12,198
Self-Insurer Private	25	1,693	1,718
Self-Insurer Governmental	4	3,131	3,135
Grand Total	72	16,979	17,051

COVID-19 Claims by County

County	COVID-19 Claim Count	COVID-19 Benefits Paid	All COVID-19 Cases for Florida (per FDOH website)
Dade	10,174	\$26,763,248	447,042
Broward	3,056	\$8,623,256	215,488
Not Indicated	2,789	\$8,603,032	3,568
Palm Beach	2,222	\$4,017,782	132,098
Duval	1,910	\$6,350,338	92,715
Orange	1,724	\$2,206,125	124,227
Hillsborough	1,324	\$1,008,896	122,188
Pinellas	1,296	\$1,463,076	72,557
Lee	1,105	\$1,944,185	62,902
Polk	1,039	\$1,457,502	61,390
Brevard	671	\$362,678	37,326
Marion	646	\$497,295	29,105

County	COVID-19 Claim Count	COVID-19 Benefits Paid	All COVID-19 Cases for Florida (per FDOH website)
Alachua	632	\$593,370	23,440
Lake	620	\$892,093	26,776
Volusia	567	\$768,274	38,413
Saint Lucie	512	\$639,549	24,060
Sarasota	483	\$338,963	29,465
Escambia	473	\$525,319	34,879
Seminole	452	\$424,858	30,154
Leon	429	\$1,720,135	30,345
Gadsden	415	\$619,108	5,541
Jackson	399	\$668,317	6,063
Collier	393	\$502,122	32,637
Osceola	360	\$499,055	39,766
Bay	353	\$401,322	19,412
Saint Johns	342	\$336,173	21,217
Charlotte	331	\$1,346,096	11,605
Okaloosa	331	\$804,165	19,771
Pasco	325	\$201,735	36,511
Santa Rosa	315	\$926,494	17,763
Clay	307	\$786,568	17,390
Union	305	\$665,725	1,775
Indian River	287	\$291,272	11,738
Walton	279	\$275,982	7,335
Martin	276	\$300,588	11,405
Highlands	229	\$452,884	7,685
Columbia	225	\$351,104	7,858
Manatee	214	\$123,732	34,922
Baker	190	\$129,586	3,364
Citrus	173	\$60,486	10,335
Wakulla	171	\$148,370	3,250

County	COVID-19 Claim Count	COVID-19 Benefits Paid	All COVID-19 Cases for Florida (per FDOH website)
Suwannee	160	\$172,378	5,222
Hernando	151	\$132,761	12,432
Nassau	145	\$100,269	7,984
Okeechobee	144	\$156,205	3,760
Washington	141	\$199,334	2,673
Madison	138	\$461,580	2,034
Sumter	126	\$545,319	8,812
Monroe	125	\$193,762	6,450
Gilchrist	88	\$37,739	1,491
Hamilton	82	\$70,178	1,592
Holmes	75	\$23,294	2,214
Liberty	73	\$53,317	1,055
Dixie	73	\$49,203	1,555
Lafayette	73	\$45,975	1,606
Putnam	73	\$35,765	6,049
Gulf	72	\$77,413	1,917
Jefferson	70	\$55,926	1,432
Flagler	70	\$37,180	6,697
Hardee	67	\$43,582	2,906
Bradford	64	\$51,542	2,923
Calhoun	58	\$117,231	1,660
Taylor	53	\$51,428	2,694
Franklin	47	\$24,846	1,296
Levy	21	\$7,905	3,112
Hendry	12	\$0	4,470
Glades	1	\$0	925
Desoto	0	\$0	4,083
Grand Total	40,546	\$81,834,990	2,064,525

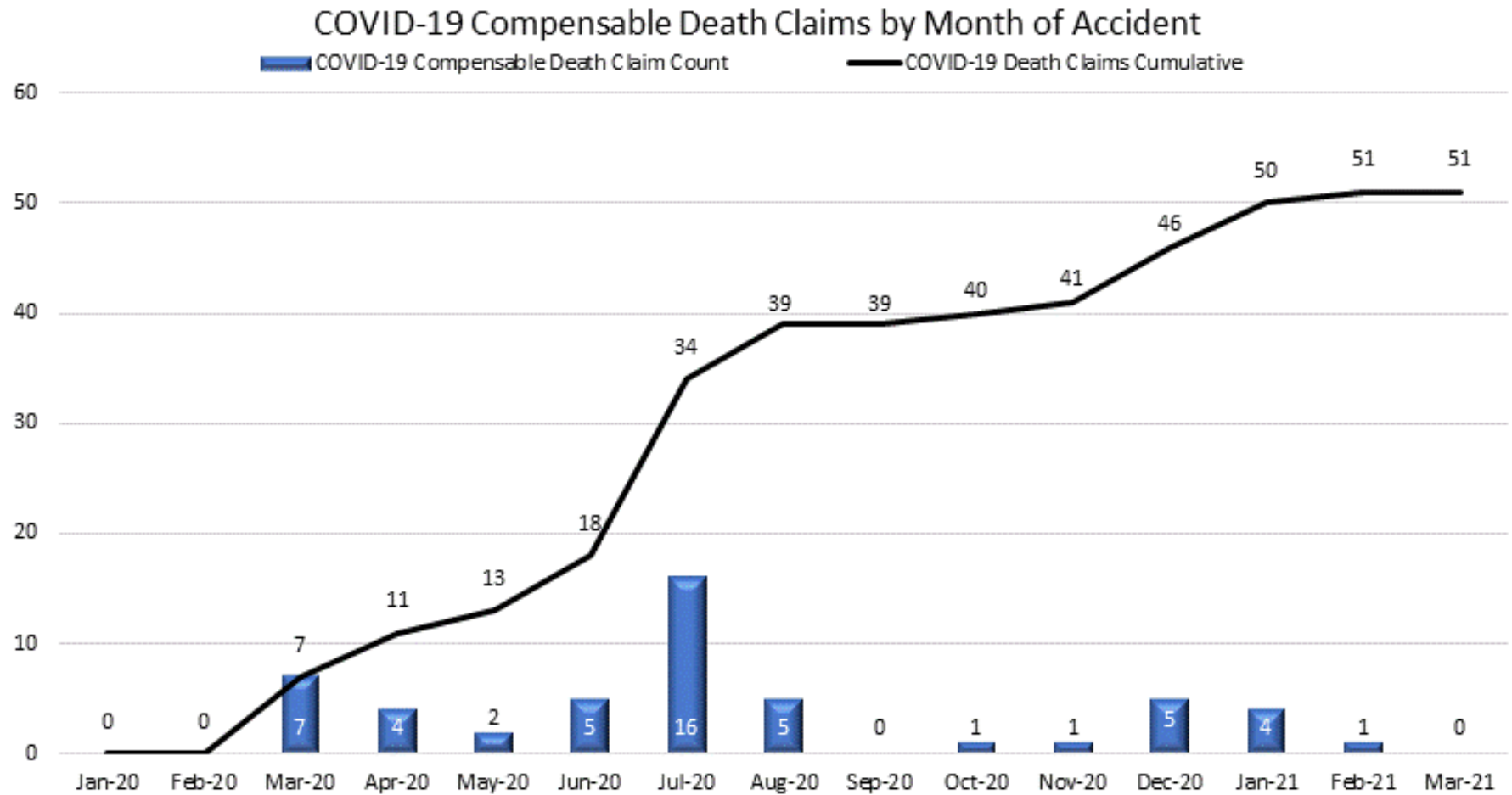
COVID-19 Injured Worker (IW) Claims

COVID-19 Claim Counts and Amount Paid | Consolidated by Industry of Employer

Industries Grouped by Business NAICS Code	COVID-19 Compensable Claim Count	COVID-19 Compensable Total Paid	COVID-19 Denials (Full/Partial) Claim Count	COVID-19 Denials (Full/Partial) Total Paid	COVID-19 Total Claim Count	COVID-19 Total Paid	COVID-19 Average Paid per Claim	COVID-19 Average Paid Compensable Claims	COVID-19 % of Claim Count	COVID-19 % of Total Paid
Construction	36	\$327,729	103	\$23,950	139	\$351,679	\$2,530	\$9,104	0.3%	0.4%
Education and Health Services	8,948	\$35,174,133	8,095	\$459,424	17,043	\$35,633,557	\$2,091	\$3,931	42.0%	43.5%
Financial Activities	25	\$142,238	741	\$6,064	766	\$148,302	\$194	\$5,690	1.9%	0.2%
Information	0	\$0	15	\$0	15	\$0	\$0	\$0	0.0%	0.0%
Leisure and Hospitality	2	\$50,000	755	\$31,158	757	\$81,158	\$107	\$25,000	1.9%	0.1%
Manufacturing	13	\$57,876	388	\$673	401	\$58,549	\$146	\$4,452	1.0%	0.1%
Natural Resources and Mining	5	\$8,378	40	\$0	45	\$8,378	\$186	\$1,676	0.1%	0.0%
Professional and Business Services	1,332	\$3,446,993	1,015	\$26,000	2,347	\$3,472,993	\$1,480	\$2,588	5.8%	4.2%
Public Administration*	13,054	\$41,409,809	3,684	\$191,220	16,738	\$41,601,029	\$2,485	\$3,172	41.3%	50.8%
Trade, Transportation, and Utilities	80	\$445,041	2,144	\$33,445	2,224	\$478,486	\$215	\$5,563	5.5%	0.6%
Unclassified/missing data	0	\$0	71	\$859	71	\$859	\$12	\$0	0.2%	0.0%
Grand Total	23,495	\$81,062,197	17,051	\$772,793	40,546	\$81,834,990	\$2,018	\$3,450		

*Public Administration figures includes most 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	20,952
15 to 19	286
20 to 29	4,285
30 to 39	5,170
40 to 49	4,723
50 to 59	4,323
60 to 69	1,876
70 plus	263
No date of birth	26
Male	19,136
15 to 19	216
20 to 29	4,256
30 to 39	5,607
40 to 49	4,483
50 to 59	3,402
60 to 69	1,003
70 plus	144
No date of birth	25
Not Indicated	458
15 to 19	8
20 to 29	69
30 to 39	110
40 to 49	110
50 to 59	105
60 to 69	45
70 plus	10
no date of birth	1
Grand Total	40,546

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 conducted 1,492 COVID-19 and telemedicine related interactions with Florida’s workers’ compensation system participants.

Month of DOA	Number of Interactions
Jan-20	2
Feb-20	5
Mar-20	38
Apr-20	86
May-20	160
Jun-20	190
Jul-20	143
Aug-20	188
Sep-20	130
Oct-20	64
Nov-20	85
Dec-20	140
Jan-21	105
Feb-21	97
Mar-21	59
Grand Total	1,492

COVID-19 Petition for Benefits (PFB)

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

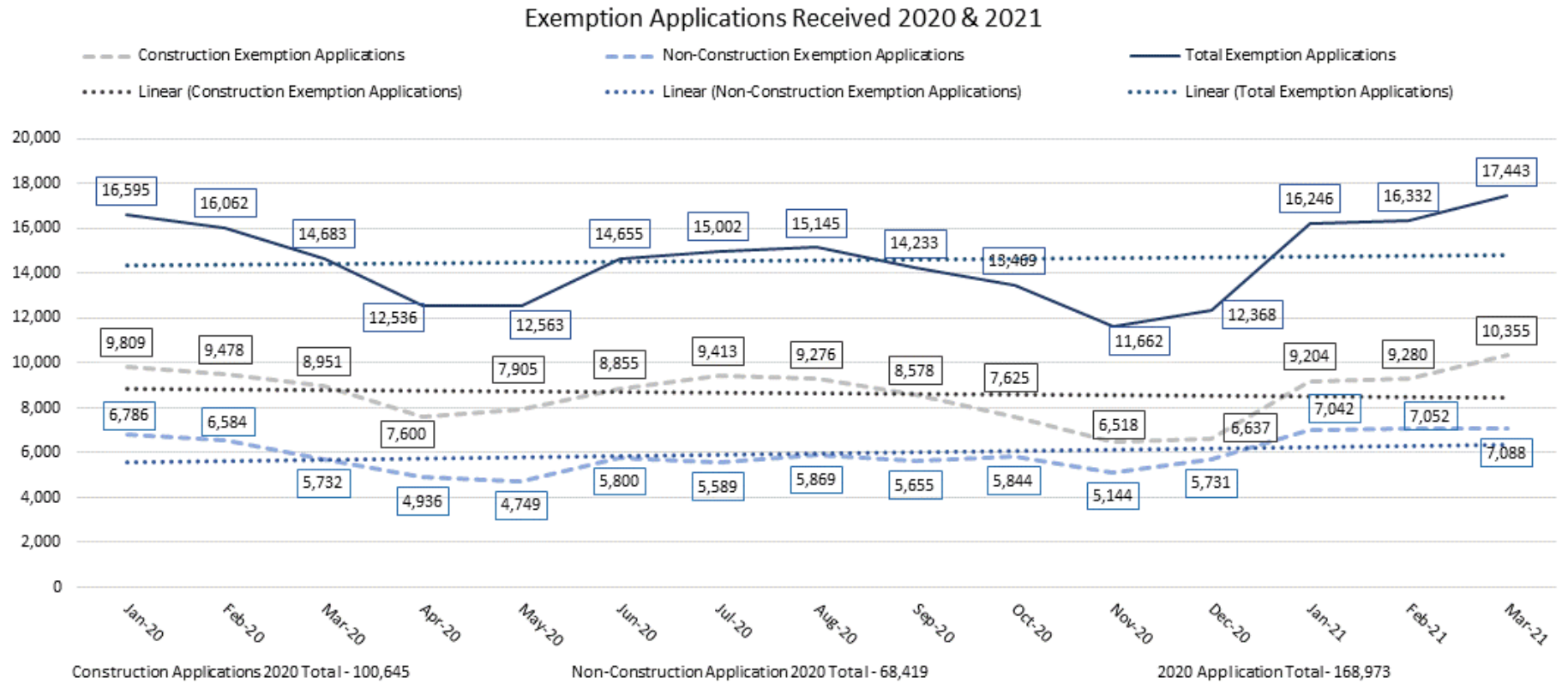
DWC has identified that PFBs have been filed on 152 claims:

- Compensable claims - 87
- Denied claims – 65

The percentage of PFB filed for all COVID-19 claims is 0.37%.

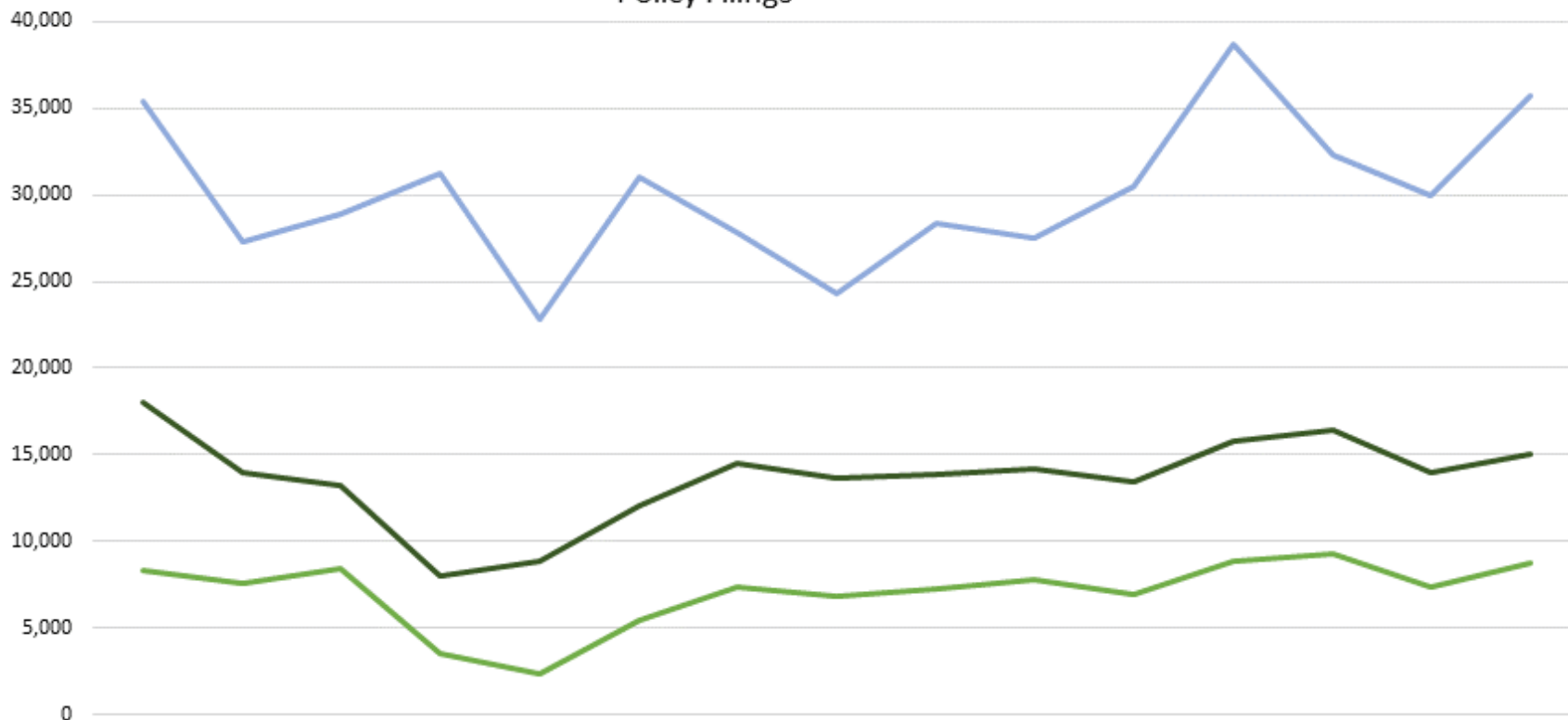
3. Coverage Information

Exemption Applications Received



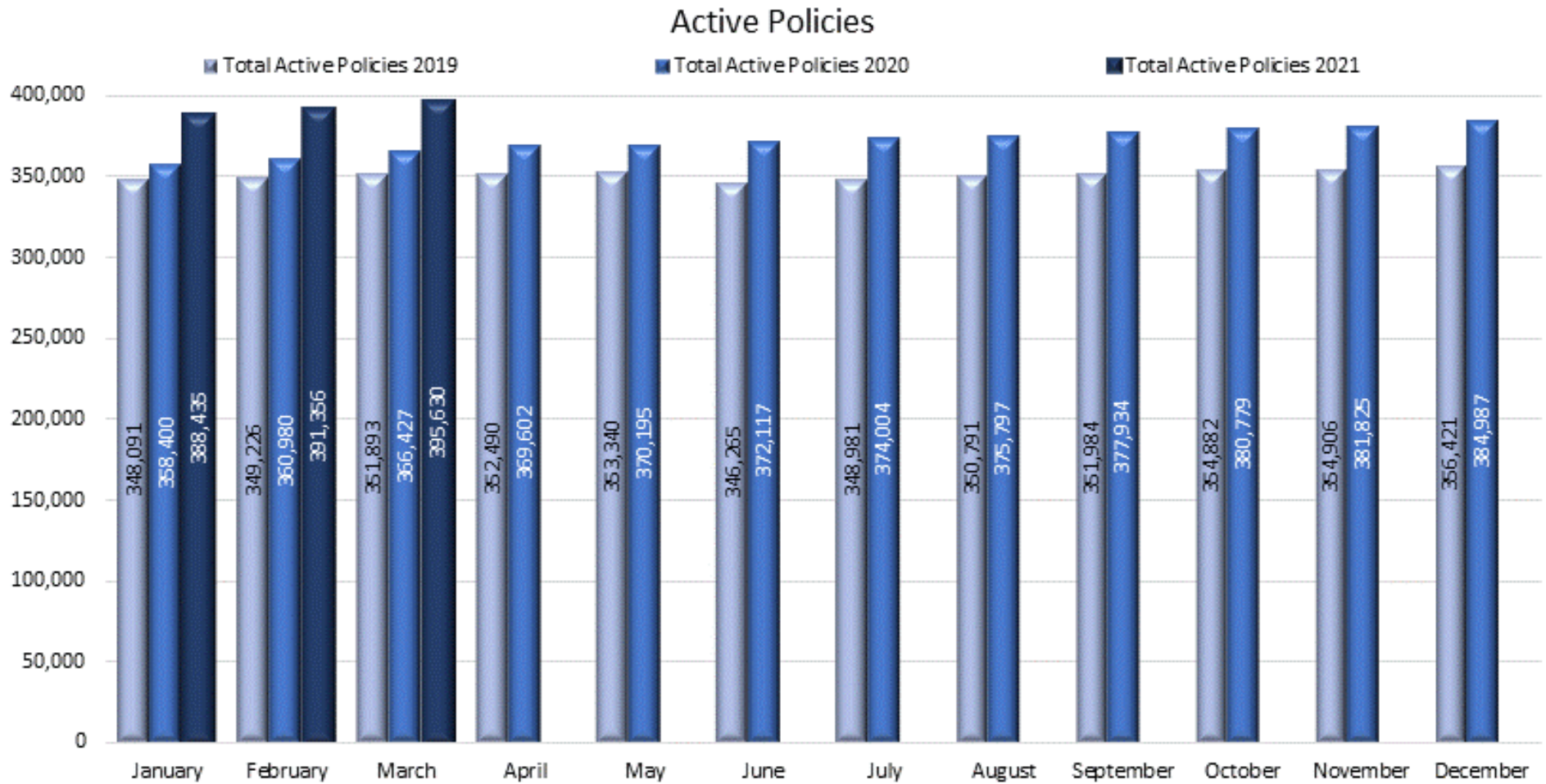
Proof of Coverage | Policy Filings, Reinstatements (Renewals), & Cancellations

Policy Filings



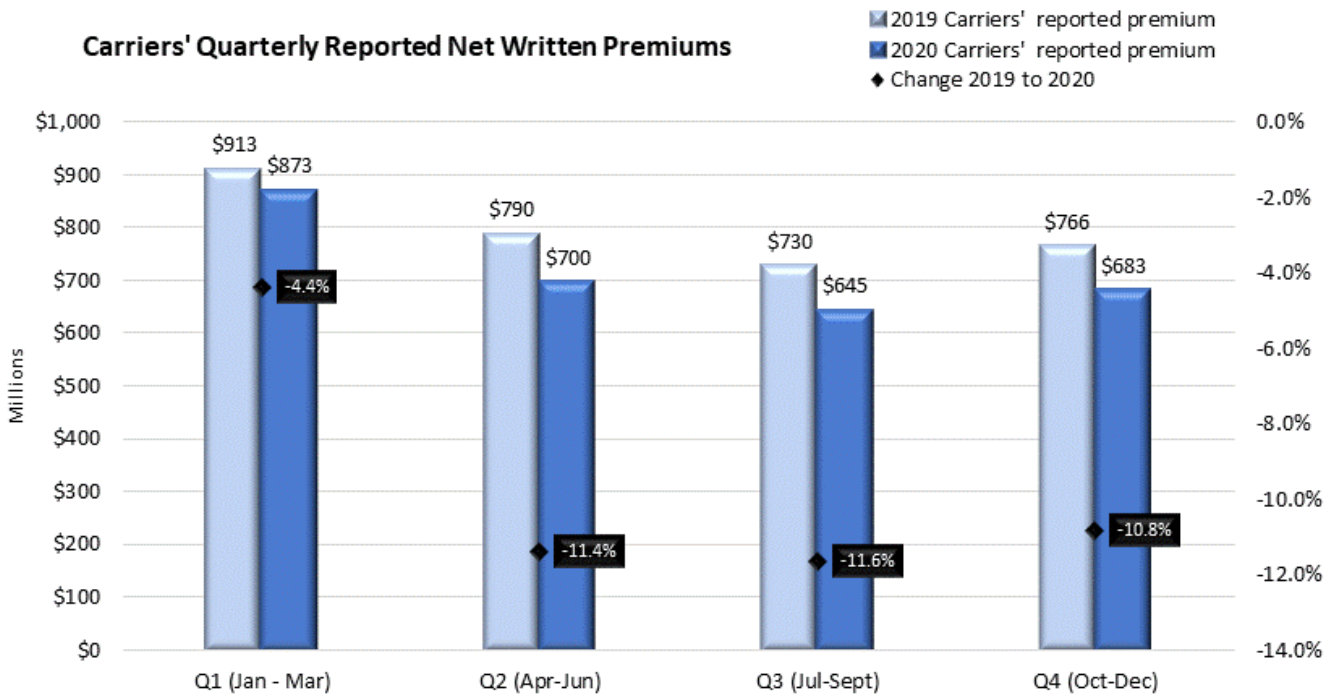
	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20	Jan-21	Feb-21	Mar-21
Reinstatements Filed	8,347	7,601	8,407	3,518	2,351	5,458	7,345	6,810	7,242	7,794	6,954	8,870	9,333	7,339	8,723
Cancellations Filed	18,013	13,960	13,203	7,957	8,844	12,040	14,512	13,605	13,840	14,161	13,493	15,810	16,420	13,923	15,084
New Policies Filed	35,398	27,261	28,954	31,283	22,825	30,987	27,804	24,327	28,380	27,467	30,493	38,754	32,310	30,016	35,734

Proof of Coverage | Active Policies



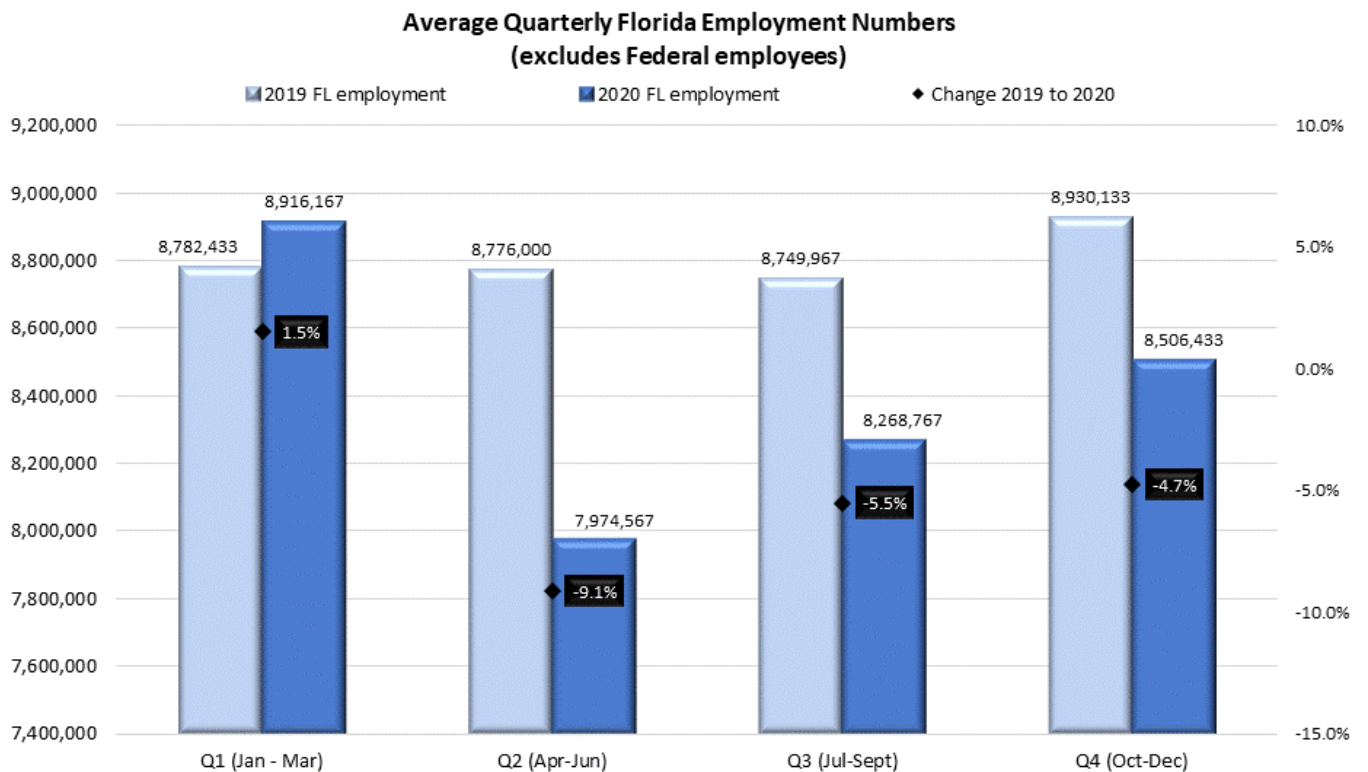
Carrier Premiums & Quarterly Comparisons

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



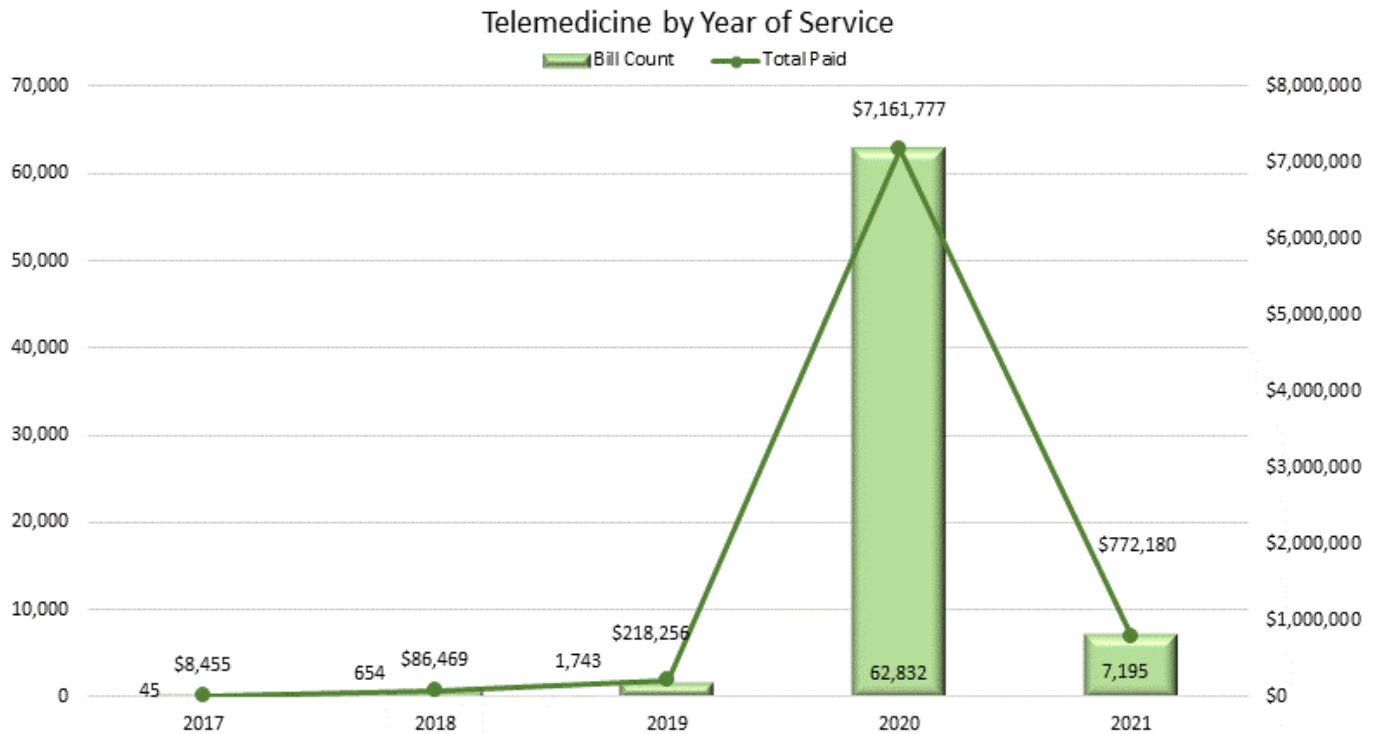
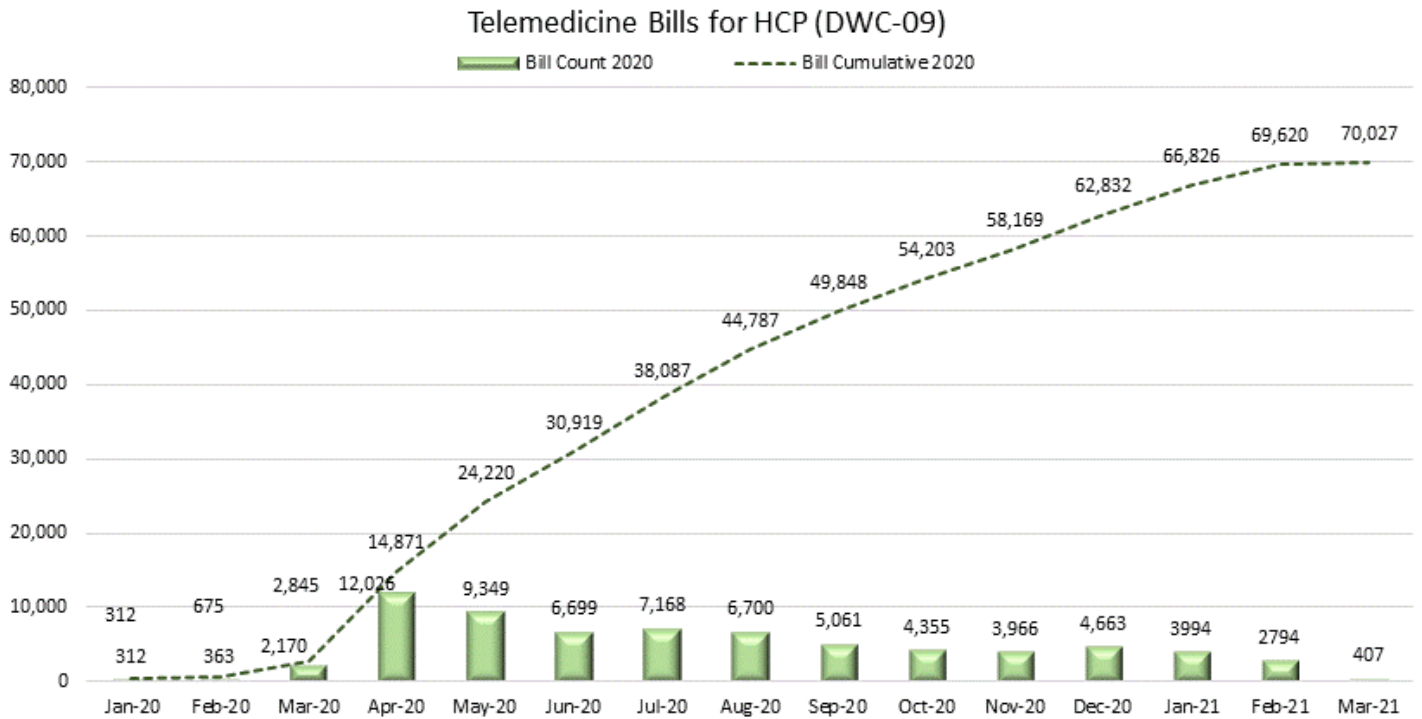
Florida Employment

The employment shown here is the result of Florida statewide data, nonfarm employees (not seasonally adjusted), minus Florida statewide federal employees (not seasonally adjusted). Source: <https://data.bls.gov/>



4. Telemedicine

Telemedicine Bills



Telemedicine Billing by HCP License Type with 2020 & 2021 Dates of Service

License Type	Bill Count	Total Paid
Medical Doctor	34,140	\$3,567,519
Physical Therapist	14,227	\$1,631,893
Osteopathic Physician	5,686	\$536,014
Out of State Health Care Provider	4,214	\$618,582
Psychologist	2,131	\$408,175
Advanced Practice Registered Nurse	2,038	\$190,050
Licensed Mental Health Counselor	1,834	\$320,335
Occupational Therapist	1,728	\$192,000
Medical Doctor Out-of-State Telehealth Provider	1,335	\$150,709
Physician Assistant	1,231	\$95,511
Podiatric Physician	650	\$86,916
Licensed Clinical Social Worker	399	\$78,729
Physical Therapist Out-of-State Telehealth	238	\$32,215
Others Less Than 100 Bills Each	176	\$25,309
Grand Total	70,027	\$7,933,957