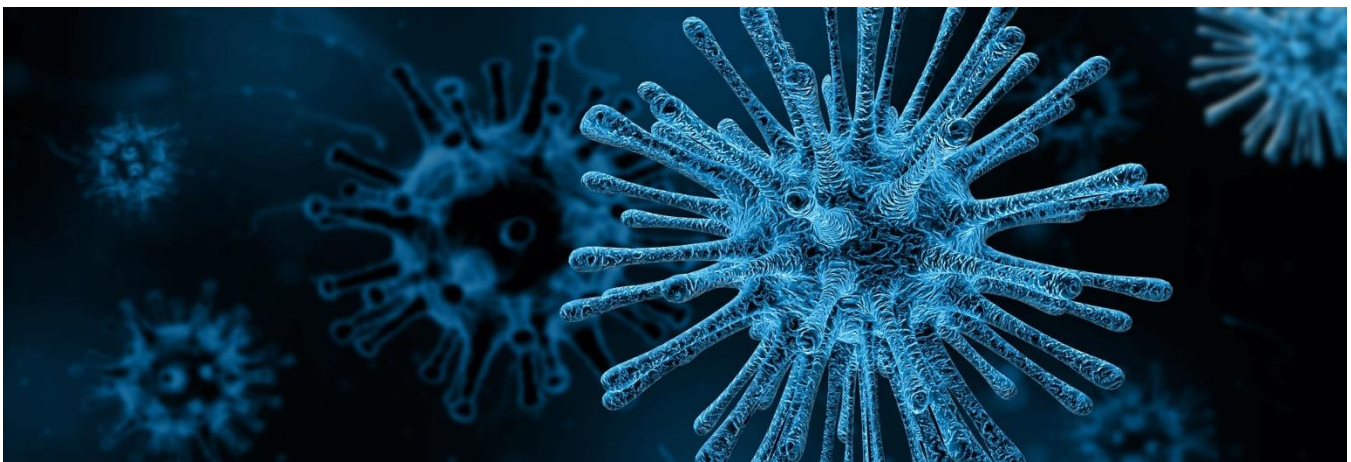




Florida Division of Workers' Compensation 2021 COVID-19 Report

Data Summary as of January 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 February 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 1/31/2021 and will change over time.
- Date range data are based on 1/1/2020 to 1/31/2021 for COVID-19 and when making comparison to past performance. The data is valued as of 2/1/2021.
- 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.

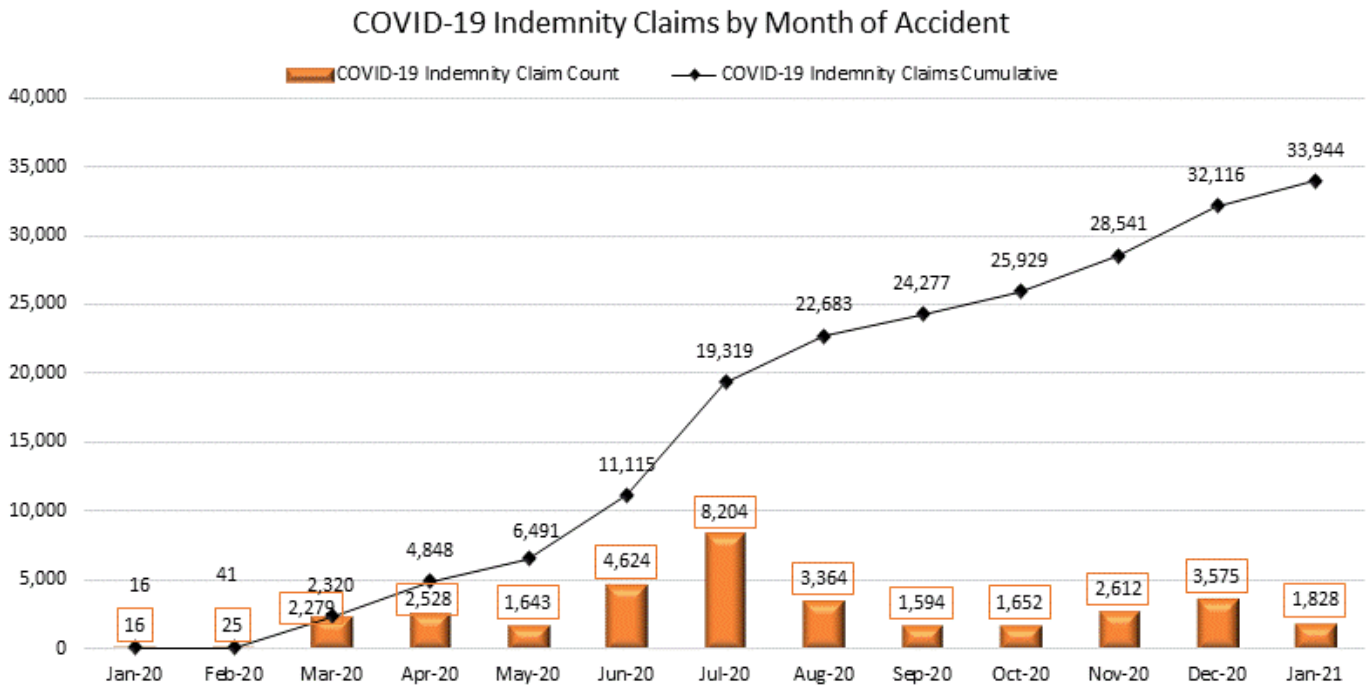
- 440.151(2), F.S., states that whenever used in this section the term “occupational disease” shall be construed to mean only a disease which is due to causes and conditions which are characteristic of and peculiar to a particular trade, occupation, process, or employment, and to exclude all ordinary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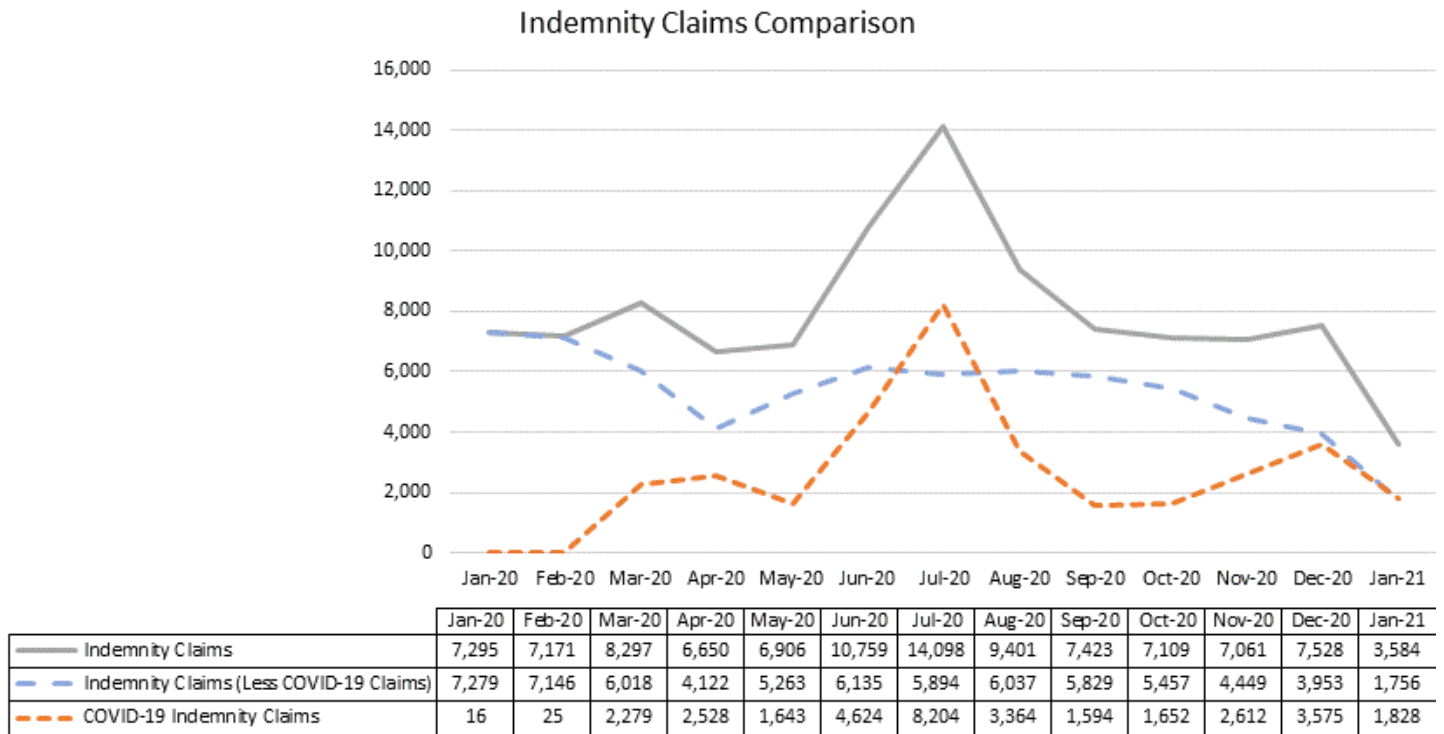
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1. Claim Frequency

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

DOA Month	Open COVID-19 Indemnity Claims		Closed COVID-19 Indemnity Claims	
	Claim Count	Benefits Paid	Claim Count	Benefits Paid
Jan-20	1	\$31,172	15	\$14,489
Feb-20	4	\$142,497	21	\$5,960
Mar-20	182	\$2,540,011	2,097	\$3,264,645
Apr-20	366	\$3,332,520	2,162	\$3,239,436
May-20	307	\$1,641,080	1,336	\$1,385,125
Jun-20	920	\$6,448,794	3,704	\$5,562,935
Jul-20	2,378	\$11,151,715	5,826	\$9,494,806
Aug-20	1,411	\$3,629,330	1,953	\$2,290,854
Sep-20	660	\$1,406,991	934	\$777,573
Oct-20	548	\$911,320	1,104	\$699,480
Nov-20	799	\$1,290,598	1,813	\$1,165,275
Dec-20	1,418	\$1,555,890	2,157	\$801,392
Jan-21	1,011	\$721,864	817	\$108,395
Grand Total	10,005	\$34,803,782	23,939	\$28,810,365

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	3,326	\$58,643,281	\$17,632	3,326	\$58,643,281	\$17,632
Feb-20	1	\$5,855	\$5,855	2,848	\$45,321,844	\$15,914	2,849	\$45,327,699	\$15,910
Mar-20	889	\$3,139,464	\$3,531	2,377	\$35,064,968	\$14,752	3,266	\$38,204,432	\$11,698
Apr-20	822	\$3,021,481	\$3,676	1,634	\$24,160,196	\$14,786	2,456	\$27,181,677	\$11,067
May-20	358	\$1,303,201	\$3,640	1,919	\$25,623,650	\$13,353	2,277	\$26,926,851	\$11,826
Jun-20	1,669	\$5,483,645	\$3,286	2,041	\$23,837,401	\$11,679	3,710	\$29,321,046	\$7,903
Jul-20	2,833	\$9,287,925	\$3,278	1,711	\$17,464,301	\$10,207	4,544	\$26,752,226	\$5,887
Aug-20	729	\$2,284,592	\$3,134	1,217	\$9,734,377	\$7,999	1,946	\$12,018,969	\$6,176
Sep-20	246	\$764,696	\$3,109	939	\$6,974,573	\$7,428	1,185	\$7,739,269	\$6,531
Oct-20	349	\$687,770	\$1,971	646	\$3,046,382	\$4,716	995	\$3,734,152	\$3,753
Nov-20	666	\$1,160,217	\$1,742	328	\$965,515	\$2,944	994	\$2,125,732	\$2,139
Dec-20	583	\$796,298	\$1,366	150	\$244,213	\$1,628	733	\$1,040,511	\$1,420
Jan-21	106	\$107,478	\$1,014	10	\$3,696	\$370	116	\$111,174	\$958
Grand Total	9,251	\$28,042,622	\$3,031	19,146	\$251,084,397	\$13,114	28,397	\$279,127,019	\$9,829

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	32,116	32.2%	\$62,783,888	7.5%
All Indemnity Claims	99,698		\$836,072,887	

January 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	1,828	51.0%	\$830,259	55.1%
All Indemnity Claims	3,582		\$1,506,741	

Claim Count & Amount Paid by Paid Benefit Ranges

Benefit Payment Range	COVID-19 Claim Count	COVID-19 Total Paid
\$0 to \$4,999	32,196	\$22,590,828
\$5,000 to \$9,999	1,141	\$7,586,063
\$10,000 to \$19,999	330	\$4,420,856
\$20,000 to \$29,999	72	\$1,767,098
\$30,000 to \$39,999	42	\$1,427,280
\$40,000 to \$49,999	19	\$852,026
\$50,000 to \$99,999	74	\$5,373,567
\$100,000 to \$249,999	44	\$6,260,549
\$250,000 to \$499,999	17	\$5,913,484
\$500,000 +	9	\$7,422,396
Grand Total	33,944	\$63,614,147

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	8,151	\$13,420,197	\$1,646	8,317	\$18,381,434	\$2,210	16,468	\$31,801,631	\$1,931
\$5,000 to \$9,999	832	\$5,463,885	\$6,567	4,018	\$28,756,929	\$7,157	4,850	\$34,220,814	\$7,056
\$10,000 to \$19,999	177	\$2,327,629	\$13,150	3,440	\$48,609,802	\$14,131	3,617	\$50,937,431	\$14,083
\$20,000 to \$29,999	25	\$631,010	\$25,240	1,509	\$36,563,535	\$24,230	1,534	\$37,194,545	\$24,247
\$30,000 to \$39,999	10	\$337,584	\$33,758	683	\$23,609,293	\$34,567	693	\$23,946,877	\$34,555
\$40,000 to \$49,999	2	\$92,744	\$46,372	383	\$16,956,817	\$44,274	385	\$17,049,561	\$44,285
\$50,000 to \$99,999	34	\$2,511,768	\$73,876	585	\$39,086,235	\$66,814	619	\$41,598,003	\$67,202
\$100,000 to \$249,999	18	\$2,544,486	\$141,360	183	\$25,646,948	\$140,147	201	\$28,191,434	\$140,256
\$250,000 to \$499,999	2	\$713,319	\$356,660	22	\$6,458,440	\$293,565	24	\$7,171,759	\$298,823
\$500,000 +	0	\$0	\$0	6	\$7,014,963	\$1,169,161	6	\$7,014,963	\$1,169,161
Grand Total	9,251	\$28,042,622	\$3,031	19,146	\$251,084,396	\$13,114	28,397	\$279,127,018	\$9,829

COVID-19 Indemnity Claim Count by Insurer Type

Insurer Type	COVID-19 Indemnity Claim Count	COVID-19 Total Paid
Private	16,830	\$24,648,127
Self-Insurer Private	4,273	\$6,345,601
Self-Insurer Governmental	12,841	\$32,620,419
Grand Total	33,944	\$63,614,147

COVID-19 Partial & Total Denial Claim Counts

Insurer Type	COVID-19 Partial Denial	COVID-19 Total Denial	COVID-19 Total of All Denials
Private	40	10,351	10,391
Self-Insurer Private	25	1,622	1,647
Self-Insurer Governmental	4	2,646	2,650
Grand Total	69	14,619	14,688

COVID-19 Claims by County

County	COVID-19 Claim Count	COVID-19 Benefits Paid	All COVID-19 Cases for Florida (per FDOH website)
Dade	9,177	\$21,036,893	373,423
Broward	2,607	\$5,990,808	173,652
Not Indicated	2,305	\$6,945,747	3,338
Palm Beach	1,946	\$3,430,102	107,619
Duval	1,628	\$5,534,177	82,216
Orange	1,435	\$1,659,702	103,649
Pinellas	1,143	\$1,330,229	59,716
Hillsborough	1,117	\$843,384	100,990
Lee	993	\$1,653,502	52,820
Polk	842	\$1,215,657	50,702
Brevard	536	\$240,235	29,518
Alachua	524	\$507,599	20,692
Lake	505	\$752,704	21,864
Marion	452	\$348,453	24,577
Volusia	447	\$470,034	31,125
Saint Lucie	432	\$403,228	19,617
Sarasota	416	\$295,847	24,833
Seminole	379	\$276,323	24,227
Escambia	369	\$435,088	31,029
Collier	339	\$399,122	27,867
Leon	333	\$1,663,428	26,543
Bay	305	\$249,011	16,673
Osceola	304	\$365,618	33,722
Saint Johns	291	\$283,116	18,397

County	COVID-19 Claim Count	COVID-19 Benefits Paid	All COVID-19 Cases for Florida (per FDOH website)
Gadsden	288	\$406,900	5,100
Jackson	284	\$456,925	5,669
Clay	278	\$620,075	15,429
Charlotte	272	\$894,677	9,745
Pasco	261	\$126,284	29,693
Okaloosa	254	\$149,508	16,730
Santa Rosa	248	\$790,633	15,513
Indian River	238	\$216,372	9,842
Walton	210	\$178,056	6,299
Manatee	196	\$110,002	28,702
Martin	193	\$242,163	9,650
Columbia	187	\$296,681	7,242
Union	175	\$390,097	1,665
Highlands	171	\$324,459	6,504
Citrus	160	\$45,626	8,696
Nassau	129	\$25,350	7,012
Suwannee	126	\$135,236	4,847
Monroe	118	\$136,922	5,372
Okeechobee	117	\$135,699	3,283
Hernando	115	\$87,315	9,971
Madison	106	\$385,707	1,836
Baker	106	\$73,078	3,047
Wakulla	102	\$76,521	2,962
Washington	80	\$51,166	2,468
Sumter	66	\$503,822	7,119
Hamilton	58	\$50,053	1,502
Flagler	55	\$34,784	5,312
Lafayette	54	\$26,630	1,532
Gilchrist	54	\$18,461	1,225
Holmes	50	\$13,145	2,084
Hardee	47	\$26,807	2,587
Jefferson	43	\$38,947	1,297
Gulf	39	\$45,370	1,701
Taylor	38	\$32,172	2,496
Dixie	37	\$30,437	1,395
Franklin	34	\$19,113	1,240
Putnam	33	\$12,703	5,486
Calhoun	29	\$33,982	1,532
Liberty	29	\$29,654	994
Levy	16	\$5,592	2,558

County	COVID-19 Claim Count	COVID-19 Benefits Paid	All COVID-19 Cases for Florida (per FDOH website)
Bradford	13	\$7,016	2,661
Hendry	9	\$0	4,054
Glades	1	\$0	870
Desoto	0	\$0	3,376
Grand Total	33,944	\$63,614,147	1,353,684

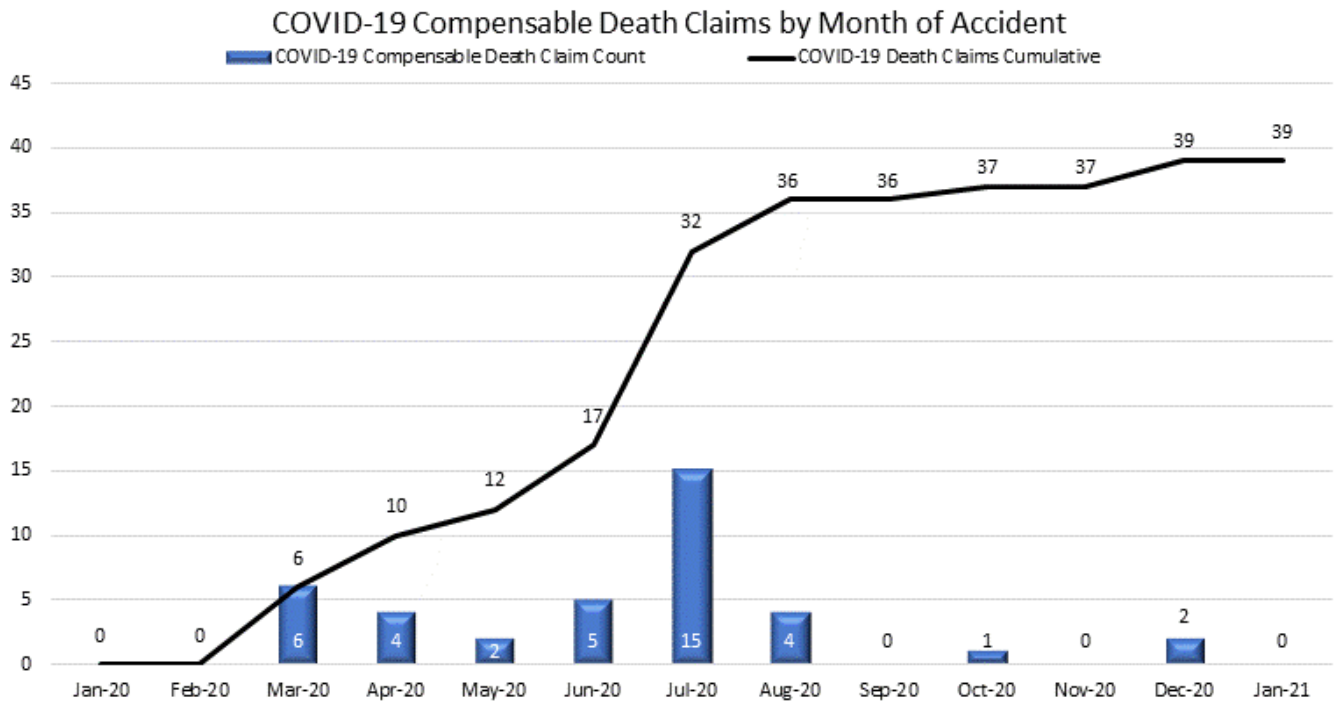
COVID-19 Injured Worker (IW) Claims

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 Percentage of Claim Count	COVID-19 Percentage of Total Paid
Construction	38	\$54,011	100	\$11,099	138	\$65,110	\$472	\$1,421	0.4%	0.1%
Education and Health Services	8,013	\$27,430,377	6,946	\$440,148	14,959	\$27,870,525	\$1,863	\$3,423	44.1%	43.8%
Financial Activities	19	\$124,297	537	\$6,064	556	\$130,361	\$234	\$6,542	1.6%	0.2%
Information	0	\$0	14	\$0	14	\$0	\$0	\$0	0.0%	0.0%
Leisure and Hospitality	2	\$50,000	672	\$26,074	674	\$76,074	\$113	\$25,000	2.0%	0.1%
Manufacturing	12	\$55,493	305	\$531	317	\$56,024	\$177	\$4,624	0.9%	0.1%
Natural Resources and Mining	3	\$3,391	32	\$0	35	\$3,391	\$97	\$1,130	0.1%	0.0%
Professional and Business Services	1,129	\$3,052,769	808	\$25,617	1,937	\$3,078,386	\$1,589	\$2,704	5.7%	4.8%
Public Administration*	9,969	\$31,721,113	3,312	\$176,381	13,281	\$31,897,494	\$2,402	\$3,182	39.1%	50.1%
Trade, Transportation, and Utilities	69	\$350,945	1,897	\$29,539	1,966	\$380,484	\$194	\$5,086	5.8%	0.6%
Unclassified/missing data	2	\$4,008	65	\$52,290	67	\$56,298	\$840	\$2,004	0.2%	0.1%
Grand Total	19,256	\$62,846,404	14,688	\$767,743	33,944	\$63,614,147	\$1,874	\$3,264		

*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	17,628
15 to 19	230
20 to 29	3,543
30 to 39	4,354
40 to 49	4,027
50 to 59	3,628
60 to 69	1,606
70 plus	218
No date of birth	22
Male	15,942
15 to 19	185
20 to 29	3,563
30 to 39	4,718
40 to 49	3,739
50 to 59	2,805
60 to 69	799
70 plus	110
No date of birth	23
Not Indicated	374
15 to 19	7
20 to 29	55
30 to 39	90
40 to 49	86
50 to 59	89
60 to 69	38
70 plus	8
no date of birth	1
Grand Total	33,944

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 1,336 interactions with Florida’s workers’ compensation system participants relating to COVID-19 and telemedicine.

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
Grand Total	1,336

COVID-19 Petition for Benefits (PFB)

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

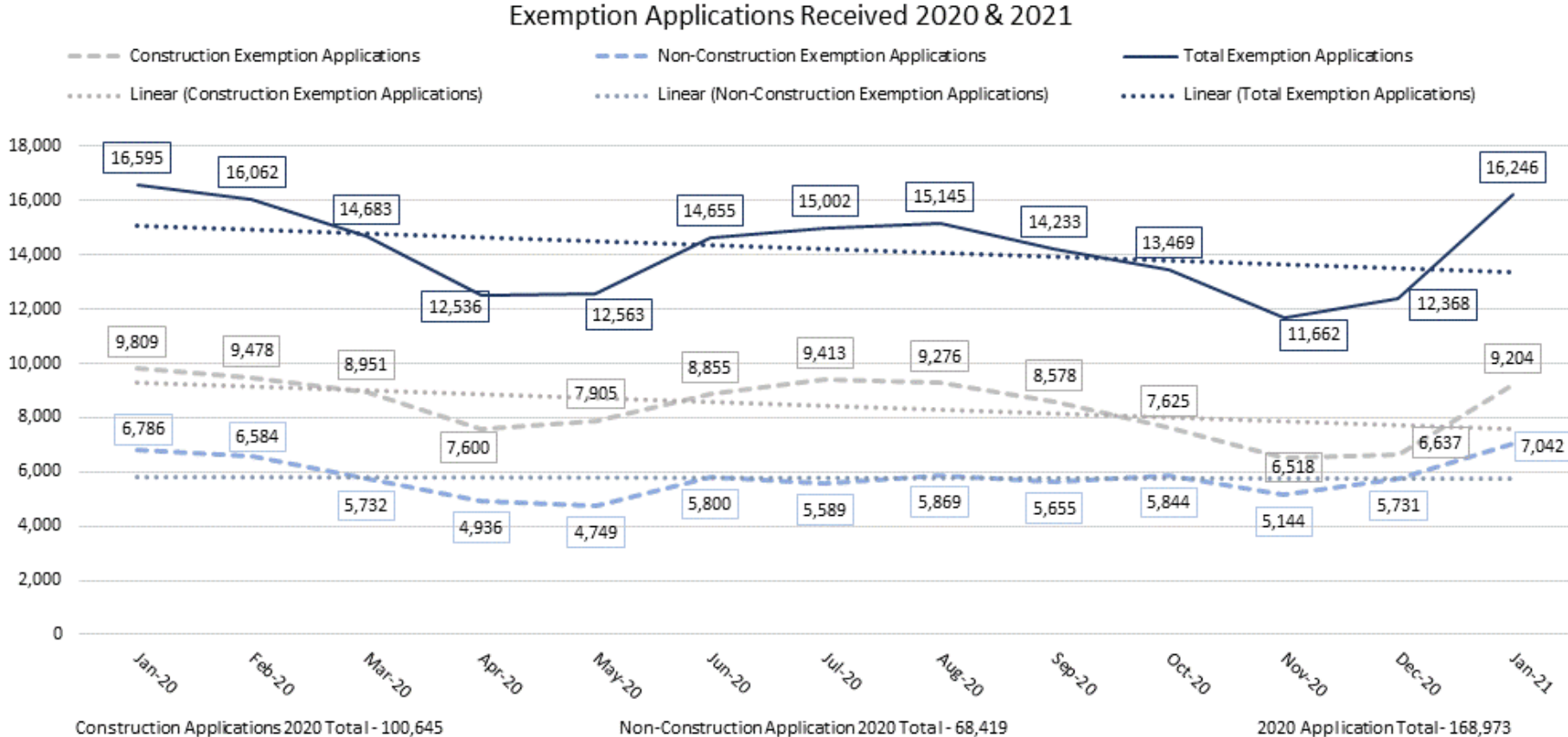
DWC has identified that PFBs have been filed on 127 claims:

- Compensable claims - 62
- Partial Denial claims - 3
- Denied claims – 62

The percentage of PFB filed for all COVID-19 claims is 0.35%.

3. Coverage Information

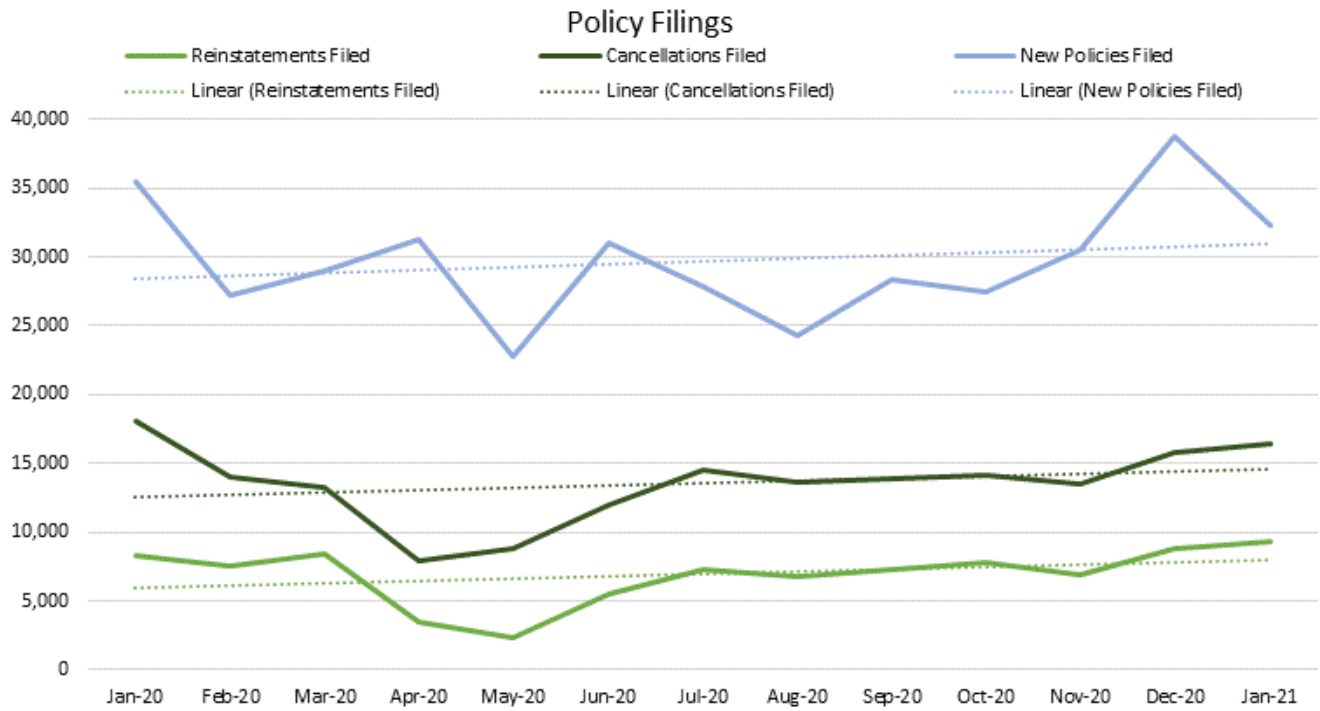
Exemption Applications Received



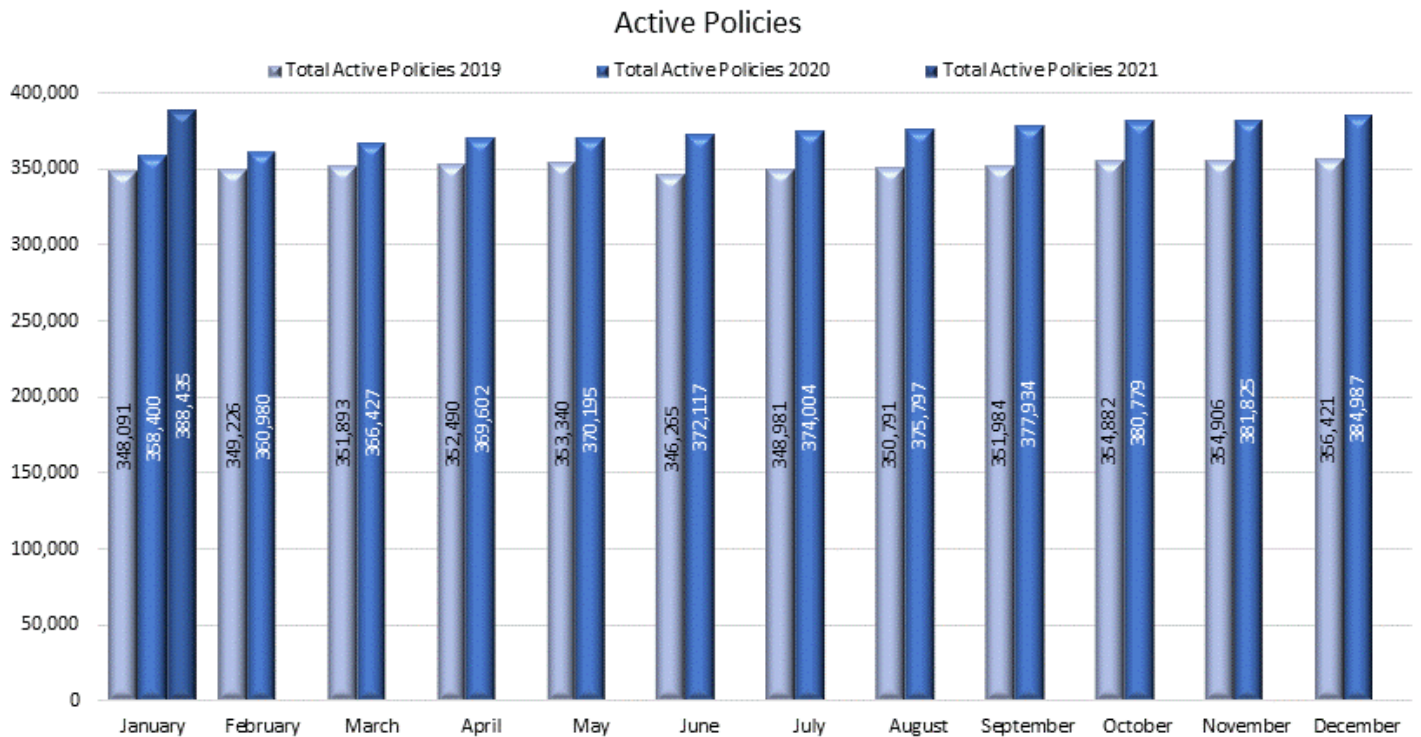
Proof of Coverage | Policy Cancellations & Renewals

Filing Date	Reinstatements Filed	Cancellations Filed	New Policies Filed	Total Active Policies
Jan-20	8,347	18,013	35,398	358,400
Feb-20	7,601	13,960	27,261	360,980
Mar-20	8,407	13,203	28,954	366,427
Apr-20	3,518	7,957	31,283	369,602
May-20	2,351	8,844	22,825	370,195
Jun-20	5,458	12,040	30,987	372,117
Jul-20	7,345	14,512	27,804	374,004
Aug-20	6,810	13,605	24,327	375,797
Sep-20	7,242	13,840	28,380	377,934
Oct-20	7,794	14,161	27,467	380,779
Nov-20	6,954	13,493	30,493	381,825
Dec-20	8,870	15,810	38,754	384,987
Jan-21	9,333	16,420	32,310	388,435

Proof of Coverage | Policy Filings

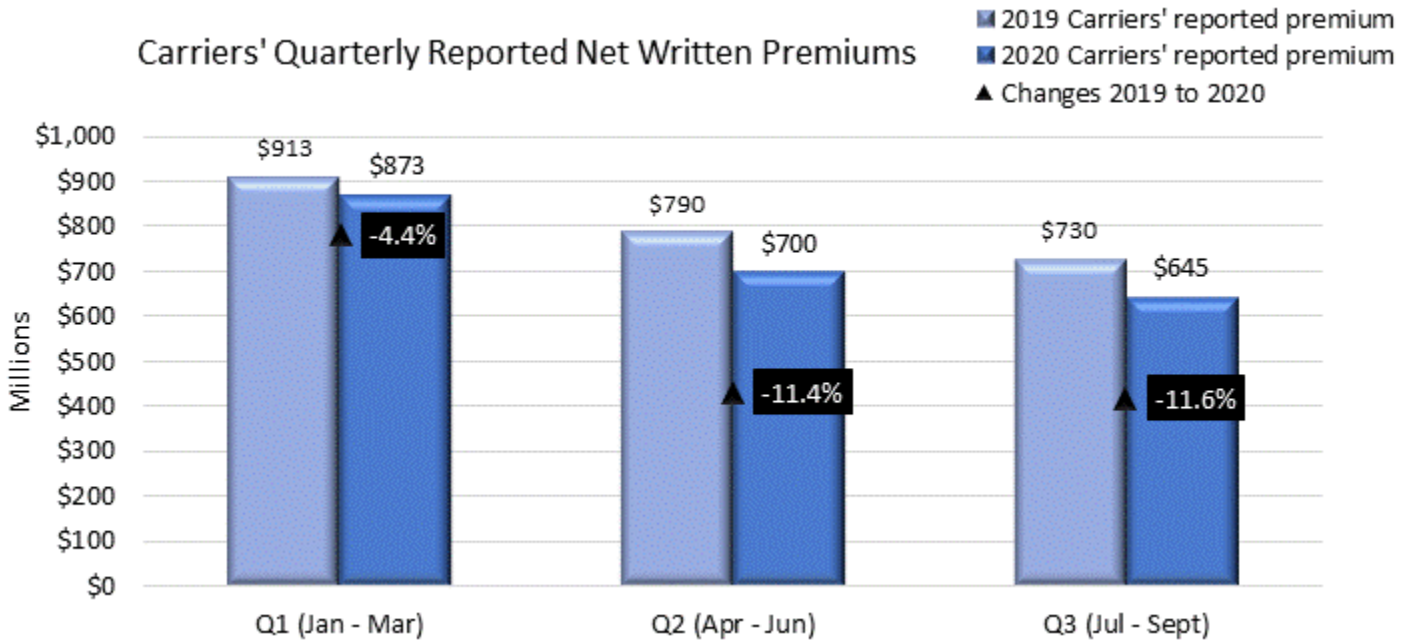


Proof of Coverage | Active Policies



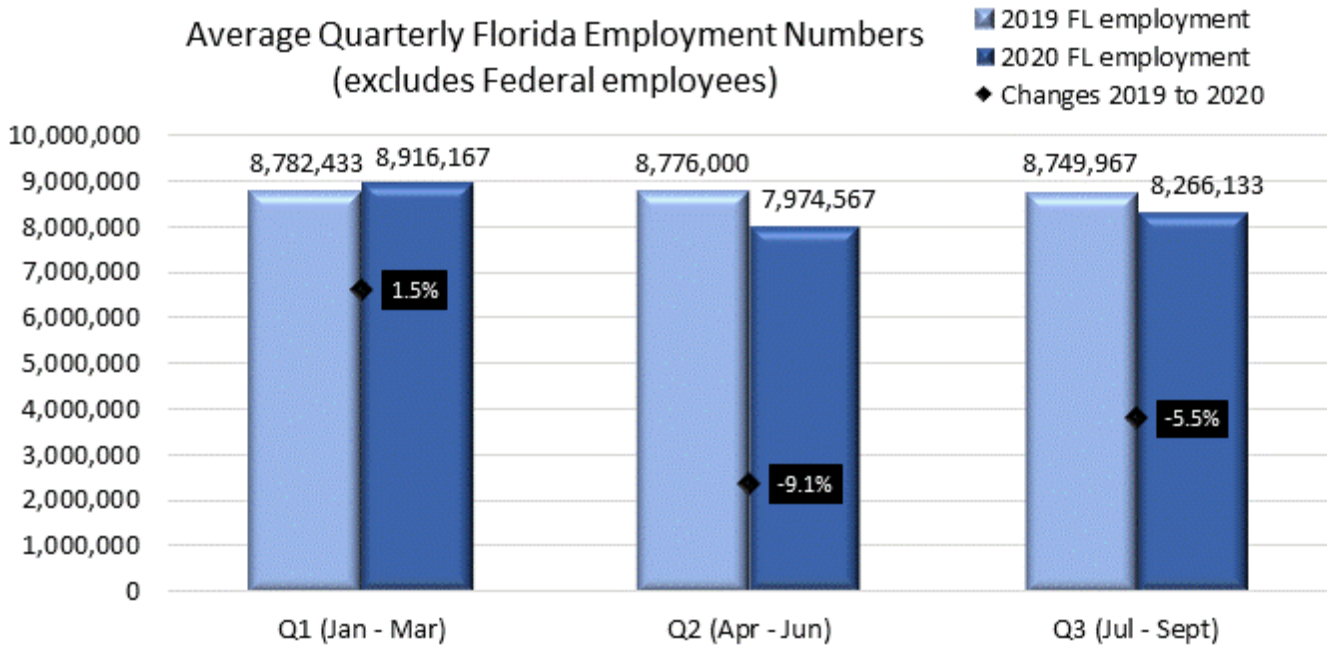
Carrier Premiums & Quarterly Comparisons

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



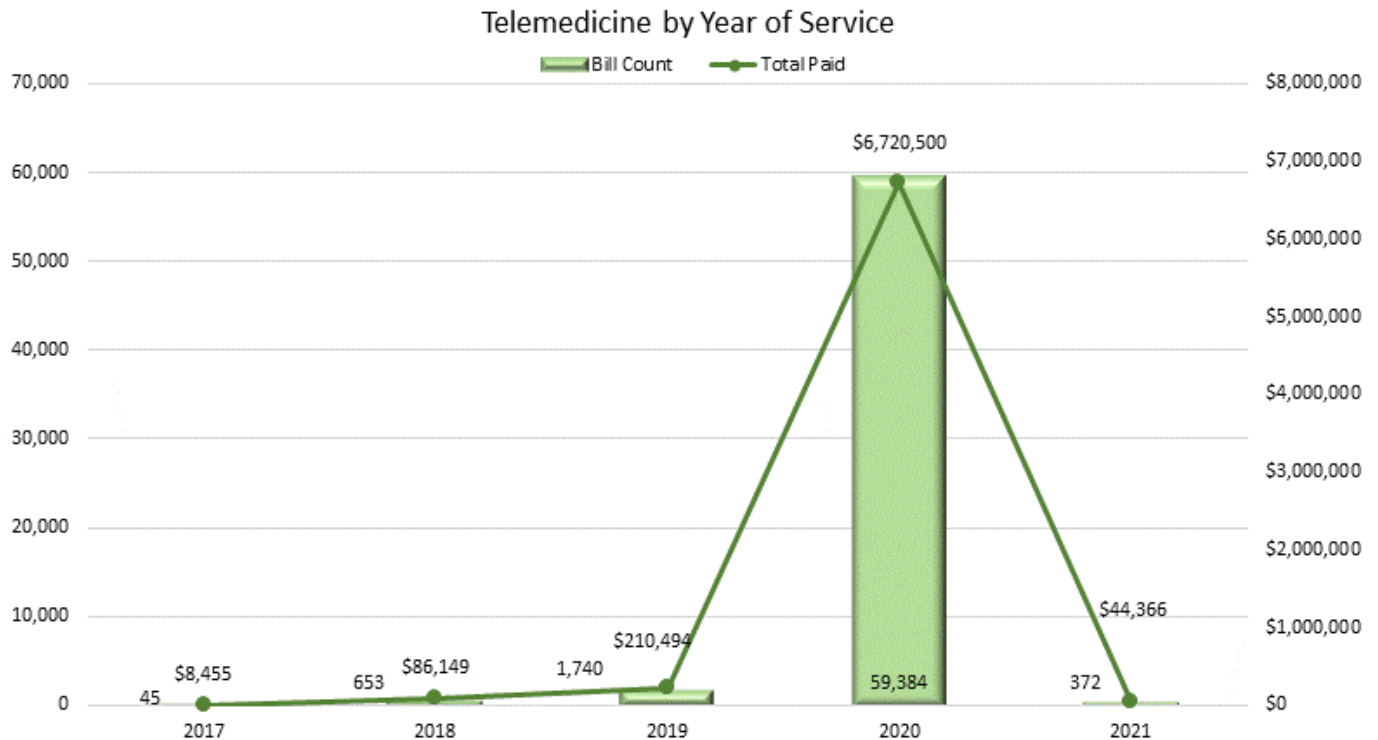
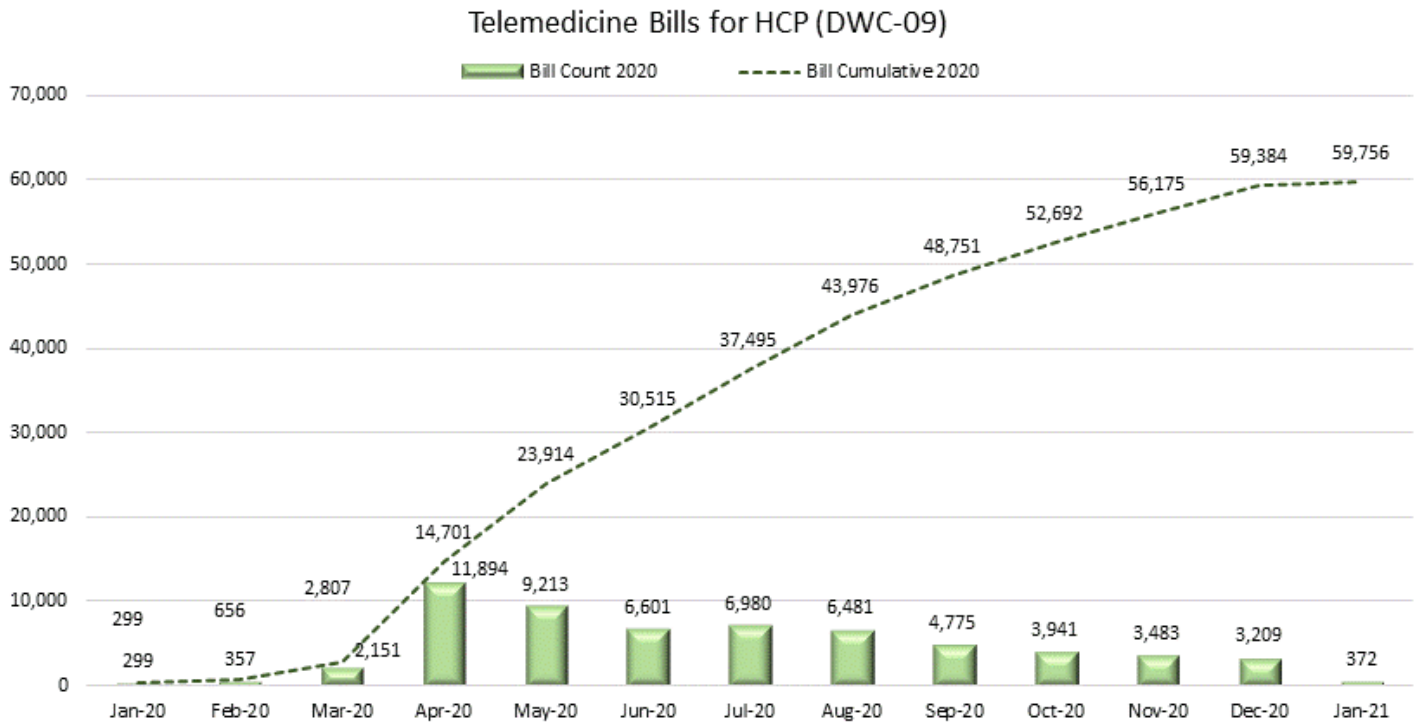
Florida Employment

The Florida 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	28,942	\$3,048,091
Physical Therapist	12,888	\$1,485,273
Osteopathic Physician	4,607	\$432,317
Out of State Health Care Provider	3,590	\$511,007
Psychologist	1,759	\$328,767
Advanced Practice Registered Nurse	1,618	\$151,313
Licensed Mental Health Counselor	1,510	\$254,188
Occupational Therapist	1,505	\$168,380
Medical Doctor Out-of-State Telehealth Provider	1,086	\$123,388
Physician Assistant	1,057	\$82,263
Podiatric Physician	572	\$76,045
Licensed Clinical Social Worker	319	\$61,653
Physical Therapist Out-of-State Telehealth	156	\$22,280
Others Less Than 50 Bills Each	147	\$19,901
Grand Total	59,756	\$6,764,866