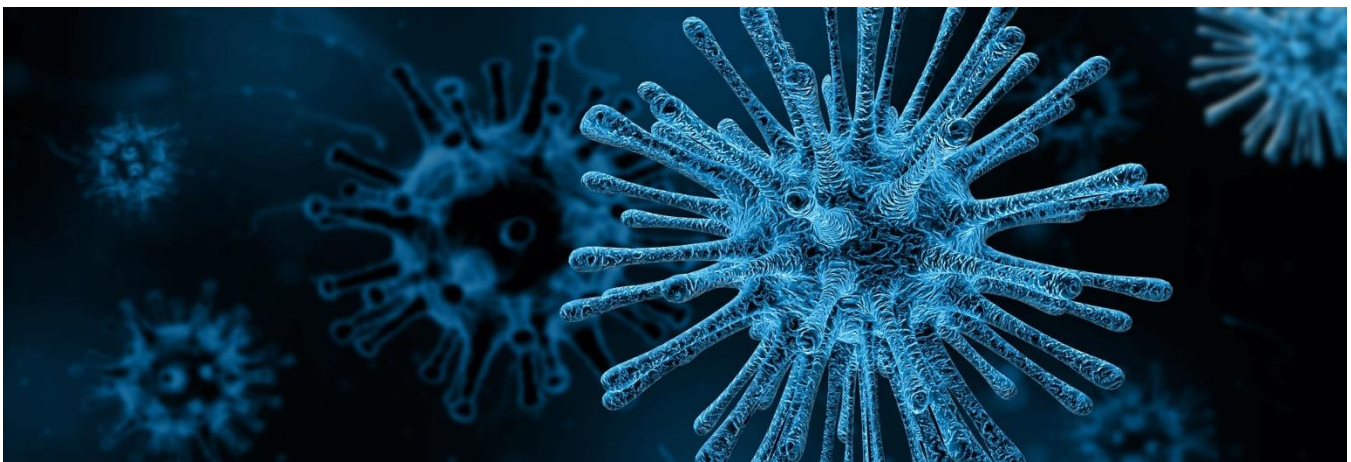




Florida Division of Workers' Compensation 2020 COVID-19 Report

Data Summary as of December 31, 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 January 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 12/31/2020 and will change over time.
- Date range data are based on 1/1/2020 to 12/31/2020 for COVID-19 and 1/1/2019 to 12/31/2019 when making comparison to past performance. The data is valued as of 1/5/2021.
- 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.

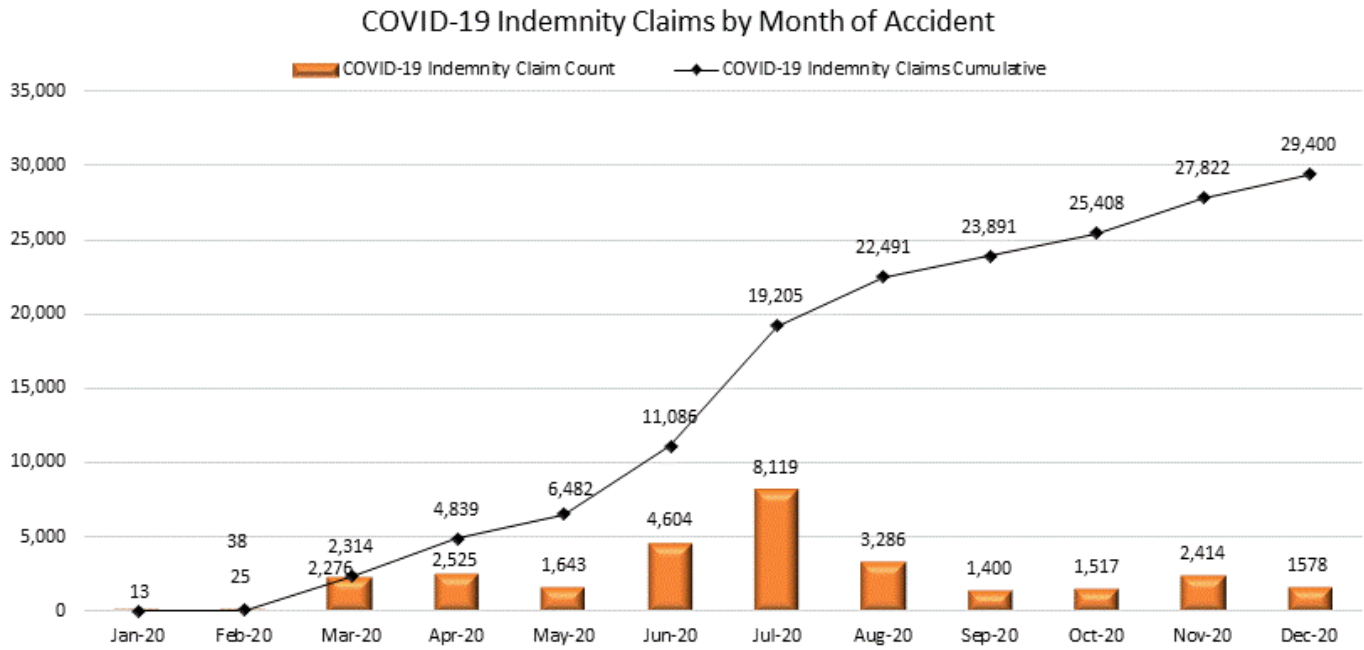
- 440.151(2), F.S., states that whenever used in this section the term “occupational disease” shall be construed to mean only a disease which is due to causes and conditions which are characteristic of and peculiar to a particular trade, occupation, process, or employment, and to exclude all ordinary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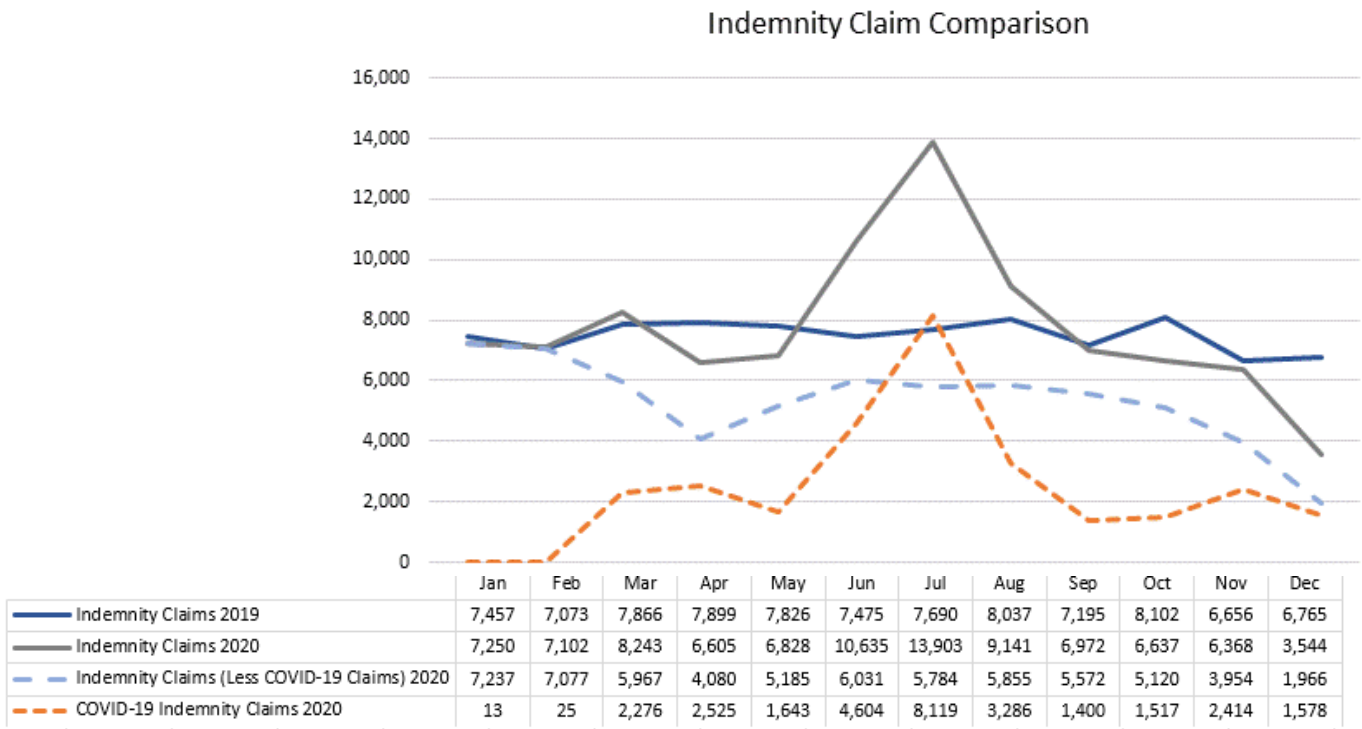
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1. Claim Frequency

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

2020	Open COVID-19 Indemnity Claims		Closed COVID-19 Indemnity Claims	
DOA Month	Claim Count	Benefits Paid	Claim Count	Benefits Paid
January	1	\$27,680	12	\$13,974
February	4	\$72,808	21	\$5,960
March	252	\$2,576,517	2,024	\$3,043,349
April	397	\$3,289,359	2,128	\$3,142,918
May	316	\$1,606,364	1,327	\$1,238,584
June	1,009	\$6,228,596	3,595	\$5,209,214
July	2,830	\$10,740,184	5,289	\$7,983,931
August	1,391	\$3,061,631	1,895	\$1,648,315
September	495	\$1,034,647	905	\$535,222
October	514	\$892,689	1,003	\$493,017
November	966	\$1,060,916	1,448	\$696,367
December	894	\$747,608	684	\$58,448
Grand Total	9,069	\$31,338,999	20,331	\$24,069,299

Closed, Compensable Claims

2020	COVID-19 Closed Compensable Claims			All Claims (less COVID-19 Closed Compensable Claims)			All Compensable Closed Claims		
DOA Month	Claim Count	Benefits Paid	Average Paid Per Claim	Claim Count	Benefits Paid	Average Paid Per Claim	Claim Count	Benefits Paid	Average Paid Per Claim
January	0	\$0	\$0	3,034	\$50,784,327	\$16,738	3,034	\$50,784,327	\$16,738
February	1	\$5,855	\$5,855	2,686	\$40,060,624	\$14,915	2,687	\$40,066,479	\$14,911
March	816	\$2,934,339	\$3,596	2,233	\$30,643,165	\$13,723	3,049	\$33,577,504	\$11,013
April	788	\$2,925,729	\$3,713	1,516	\$20,376,317	\$13,441	2,304	\$23,302,046	\$10,114
May	349	\$1,156,772	\$3,315	1,760	\$22,101,955	\$12,558	2,109	\$23,258,727	\$11,028
June	1,569	\$5,139,012	\$3,275	1,793	\$18,462,860	\$10,297	3,362	\$23,601,872	\$7,020
July	2,311	\$7,773,859	\$3,364	1,250	\$11,299,415	\$9,040	3,561	\$19,073,274	\$5,356
August	687	\$1,642,568	\$2,391	961	\$5,975,611	\$6,218	1,648	\$7,618,179	\$4,623
September	216	\$526,841	\$2,439	681	\$3,878,344	\$5,695	897	\$4,405,185	\$4,911
October	285	\$483,071	\$1,695	402	\$1,433,848	\$3,567	687	\$1,916,919	\$2,790
November	451	\$695,302	\$1,542	141	\$205,473	\$1,457	592	\$900,775	\$1,522
December	75	\$58,448	\$779	21	\$8,497	\$405	96	\$66,945	\$697
Grand Total	7,548	\$23,341,796	\$3,092	16,478	\$205,230,436	\$12,455	24,026	\$228,572,232	\$9,514

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	29,400	31.5%	\$55,408,298	7.6%
All Indemnity Claims	93,228		\$727,329,103	

Claim Count & Amount Paid by Paid Benefit Ranges

Benefit Payment Range	COVID-19 Claim Count	COVID-19 Total Paid
\$0 to \$4,999	27,844	\$19,646,795
\$5,000 to \$9,999	1,045	\$6,930,128
\$10,000 to \$19,999	290	\$3,882,586
\$20,000 to \$29,999	57	\$1,419,807
\$30,000 to \$39,999	25	\$855,075
\$40,000 to \$49,999	13	\$584,518
\$50,000 to \$99,999	63	\$4,537,979
\$100,000 to \$249,999	40	\$5,712,194
\$250,000 to \$499,999	15	\$5,161,495
\$500,000 +	8	\$6,677,721
Grand Total	29,400	\$55,408,298

Closed, Compensable Indemnity Claims by Benefits Paid ranges

Benefit Paid Range	COVID-19 Closed Compensable Claims			All 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	6,596	\$11,373,945	\$1,724	7,420	\$16,284,349	\$2,195	14,016	\$27,658,294	\$1,973
\$5,000 to \$9,999	723	\$4,736,813	\$6,552	3,476	\$24,829,711	\$7,143	4,199	\$29,566,524	\$7,041
\$10,000 to \$19,999	152	\$1,992,003	\$13,105	2,868	\$40,438,323	\$14,100	3,020	\$42,430,326	\$14,050
\$20,000 to \$29,999	24	\$601,983	\$25,083	1,236	\$29,895,771	\$24,188	1,260	\$30,497,754	\$24,205
\$30,000 to \$39,999	7	\$241,946	\$34,564	563	\$19,441,535	\$34,532	570	\$19,683,481	\$34,532
\$40,000 to \$49,999	2	\$92,615	\$46,308	312	\$13,834,449	\$44,341	314	\$13,927,064	\$44,354
\$50,000 to \$99,999	29	\$2,193,486	\$75,637	436	\$29,244,127	\$67,074	465	\$31,437,613	\$67,608
\$100,000 to \$249,999	15	\$2,109,005	\$140,600	145	\$20,303,434	\$140,024	160	\$22,412,439	\$140,078
\$250,000 to \$499,999	0	\$0	\$0	17	\$4,739,278	\$278,781	17	\$4,739,278	\$278,781
\$500,000 +	0	\$0	\$0	5	\$6,219,459	\$1,243,892	5	\$6,219,459	\$1,243,892
Grand Total	7,548	\$23,341,796	\$3,092	16,478	\$205,230,436	\$12,455	24,026	\$228,572,232	\$9,514

COVID-19 Indemnity Claim Count by Insurer Type

Insurer Type	COVID-19 Indemnity Claim Count	COVID-19 Total Paid
Private	14,490	\$22,194,498
Self-Insurer Private	4,048	\$5,654,033
Self-Insurer Governmental	10,862	\$27,559,767
Grand Total	29,400	\$55,408,298

COVID-19 Partial & Total Denial Claim Counts

Insurer Type	COVID-19 Partial Denial	COVID-19 Total Denial	COVID-19 Total of All Denials
Private	28	8,753	8,781
Self-Insurer Private	25	1,574	1,599
Self-Insurer Governmental	4	2,399	2,403
Grand Total	57	12,726	12,783

COVID-19 Claims by County

County	COVID-19 Claim Count	COVID-19 Benefits Paid	All COVID-19 Cases for Florida (per FDOH website)
Dade	8,416	\$18,798,508	311,606
Broward	2,274	\$5,369,209	143,186
Not Indicated	1,958	\$6,402,219	3,082
Palm Beach	1,705	\$2,766,698	86,839
Duval	1,330	\$5,229,879	65,556
Orange	1,197	\$1,417,684	81,162
Hillsborough	982	\$740,267	81,105
Pinellas	977	\$1,124,314	47,739
Lee	847	\$942,473	42,845
Polk	710	\$1,048,497	39,739
Brevard	459	\$210,774	22,364
Alachua	435	\$426,440	16,585
Lake	410	\$660,848	16,697
Volusia	387	\$389,456	23,791
Sarasota	371	\$261,445	19,787
Saint Lucie	363	\$348,390	15,169
Marion	336	\$294,969	18,971
Seminole	327	\$224,876	19,213
Escambia	314	\$387,884	23,602
Collier	301	\$221,427	23,323
Leon	284	\$1,648,762	20,546
Osceola	267	\$303,442	26,727
Bay	265	\$208,994	12,471
Clay	257	\$569,301	12,090

FL WC COVID-19 Report as of December 31, 2020

County	COVID-19 Claim Count	COVID-19 Benefits Paid	All COVID-19 Cases for Florida (per FDOH website)
Saint Johns	242	\$252,168	14,165
Jackson	234	\$406,264	4,802
Pasco	226	\$107,537	23,258
Charlotte	222	\$637,682	7,880
Santa Rosa	217	\$737,164	11,876
Gadsden	205	\$190,484	4,196
Indian River	197	\$163,652	7,440
Walton	182	\$143,933	5,171
Okaloosa	181	\$82,927	13,371
Manatee	173	\$100,282	23,338
Columbia	169	\$179,758	6,232
Martin	168	\$101,352	8,163
Highlands	152	\$295,476	5,179
Citrus	139	\$39,084	7,022
Union	130	\$258,542	1,490
Suwannee	114	\$120,844	4,213
Monroe	104	\$83,083	4,412
Nassau	102	\$10,442	5,247
Hernando	96	\$76,003	7,822
Madison	95	\$369,876	1,588
Okeechobee	90	\$109,869	2,531
Wakulla	85	\$60,450	2,252
Baker	68	\$37,766	2,580
Washington	67	\$41,358	2,057
Sumter	54	\$480,880	5,508
Hamilton	48	\$37,368	1,309
Lafayette	47	\$20,600	1,440
Holmes	46	\$11,385	1,766
Gilchrist	42	\$12,258	1,044
Flagler	41	\$30,635	4,018
Jefferson	39	\$32,378	1,055
Gulf	36	\$39,487	1,389
Dixie	31	\$26,076	1,163
Hardee	30	\$19,240	2,176
Franklin	29	\$14,135	964
Taylor	28	\$15,357	2,047
Putnam	27	\$10,237	4,190
Liberty	23	\$23,535	795
Calhoun	22	\$24,584	1,313
Levy	13	\$4,164	1,977

FL WC COVID-19 Report as of December 31, 2020

County	COVID-19 Claim Count	COVID-19 Benefits Paid	All COVID-19 Cases for Florida (per FDOH website)
Bradford	7	\$3,197	2,258
Hendry	6	\$0	3,457
Glades	1	\$0	790
Desoto	0	\$0	2,984
Grand Total	29,400	\$55,408,298	1,392,123

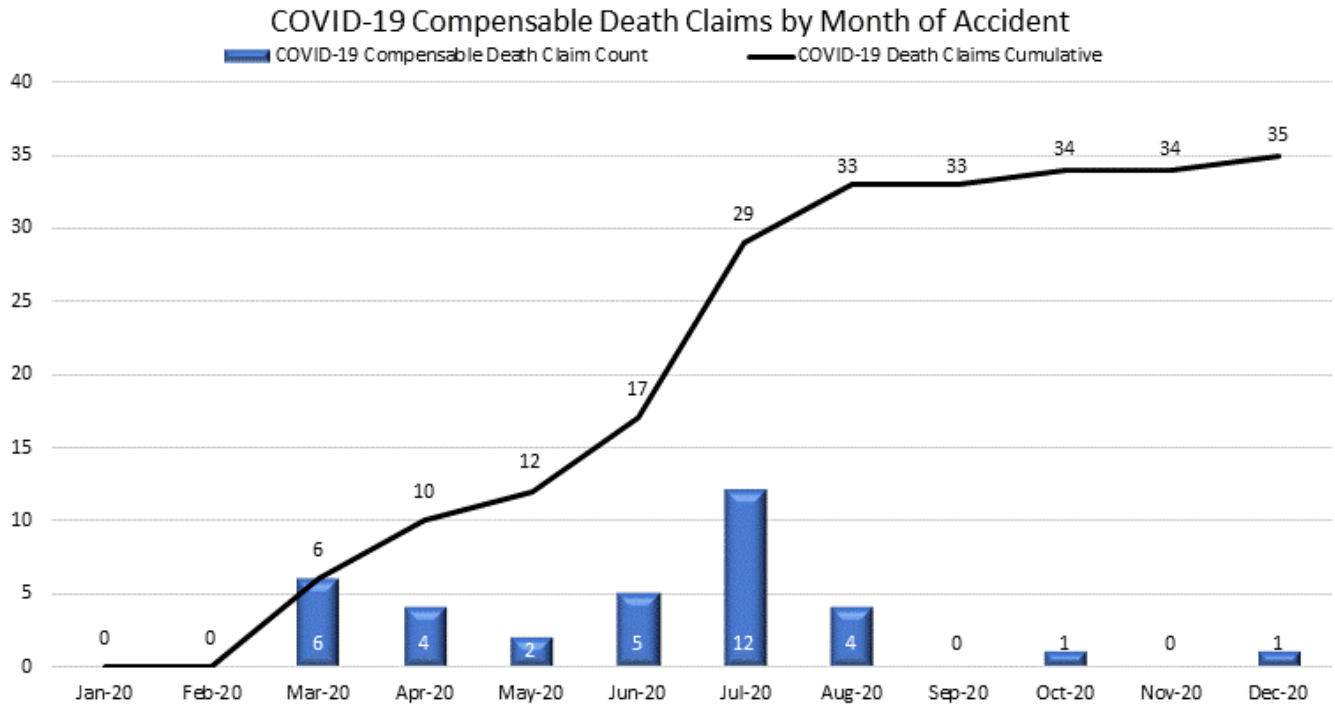
COVID-19 Injured Worker (IW) Claims

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	\$42,471	88	\$10,601	126	\$53,072	\$421	\$1,118	0.4%	0.1%
Education and Health Services	7,292	\$23,970,438	6,117	\$442,450	13,409	\$24,412,888	\$1,821	\$3,287	45.6%	44.1%
Financial Activities	17	\$50,333	419	\$6,064	436	\$56,397	\$129	\$2,961	1.5%	0.1%
Information	0	\$0	14	\$0	14	\$0	\$0	\$0	0.0%	0.0%
Leisure and Hospitality	1	\$0	560	\$16,659	561	\$16,659	\$30	\$0	1.9%	0.0%
Manufacturing	10	\$30,993	254	\$339	264	\$31,332	\$119	\$3,099	0.9%	0.1%
Natural Resources and Mining	3	\$3,391	21	\$0	24	\$3,391	\$141	\$1,130	0.1%	0.0%
Professional and Business Services	879	\$2,437,898	678	\$16,631	1,557	\$2,454,529	\$1,576	\$2,773	5.3%	4.4%
Public Administration*	8,315	\$27,818,482	2,965	\$173,820	11,280	\$27,992,302	\$2,482	\$3,346	38.4%	50.5%
Trade, Transportation, and Utilities	60	\$322,781	1,611	\$8,773	1,671	\$331,554	\$198	\$5,380	5.7%	0.6%
Unclassified/missing data	2	\$4,007	56	\$52,166	58	\$56,173	\$969	\$2,004	0.2%	0.1%
Grand Total	16,617	\$54,680,796	12,783	\$727,503	29,400	\$55,408,299	\$1,885	\$3,291		

*Protective services 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	15,469
15 to 19	184
20 to 29	3,101
30 to 39	3,850
40 to 49	3,563
50 to 59	3,140
60 to 69	1,421
70 plus	192
No date of birth	18
Male	13,602
15 to 19	160
20 to 29	3,109
30 to 39	4,048
40 to 49	3,176
50 to 59	2,345
60 to 69	650
70 plus	94
No date of birth	20
Not Indicated	329
15 to 19	7
20 to 29	43
30 to 39	82
40 to 49	78
50 to 59	83
60 to 69	31
70 plus	5
Grand Total	29,400

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 1,231 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
December	140
Grand Total	1,231

COVID-19 Petition for Benefits (PFB)

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

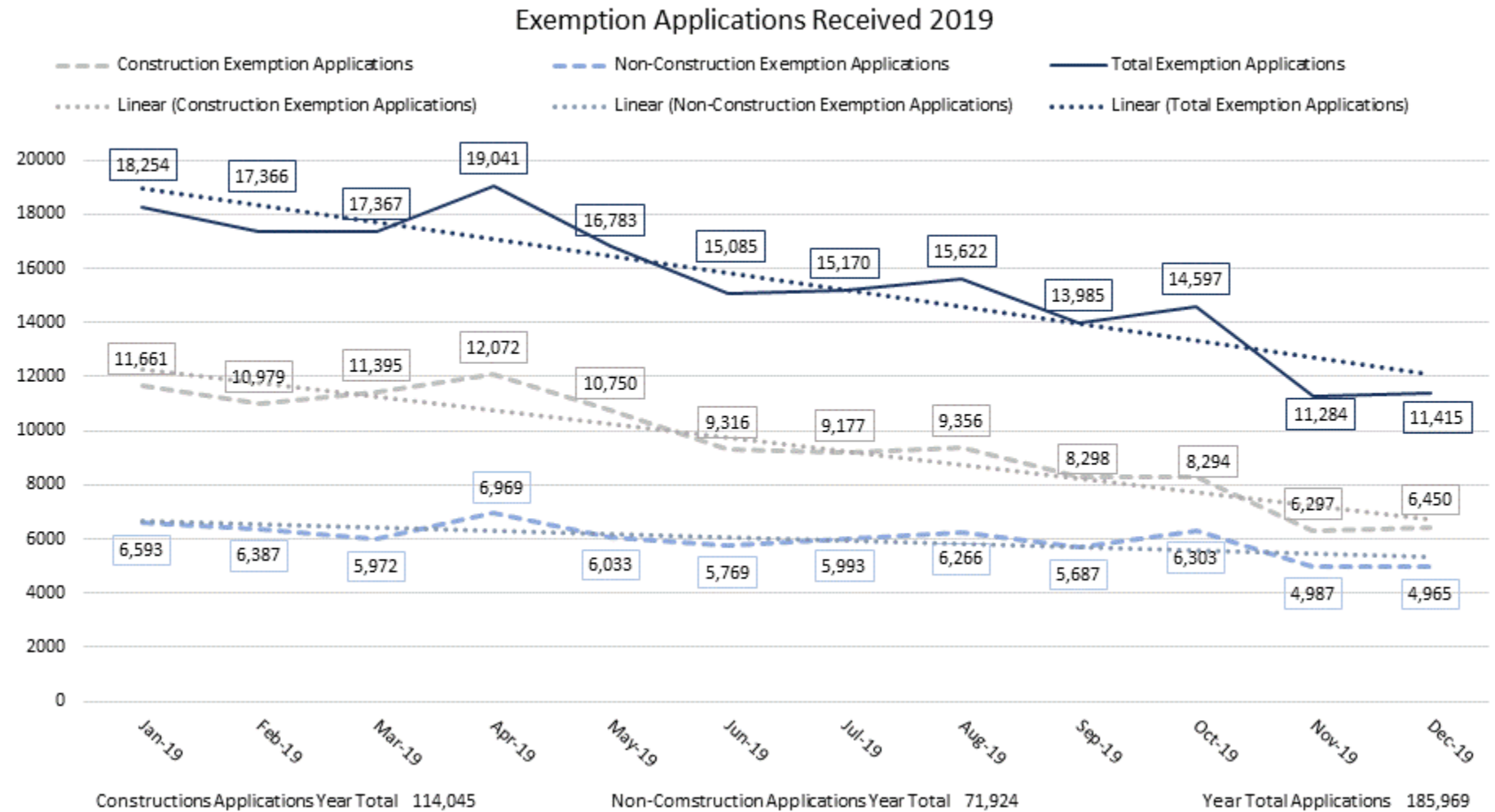
DWC has identified that PFBs have been filed on 110 claims:

- Compensable claims - 43
- Denied claims - 67

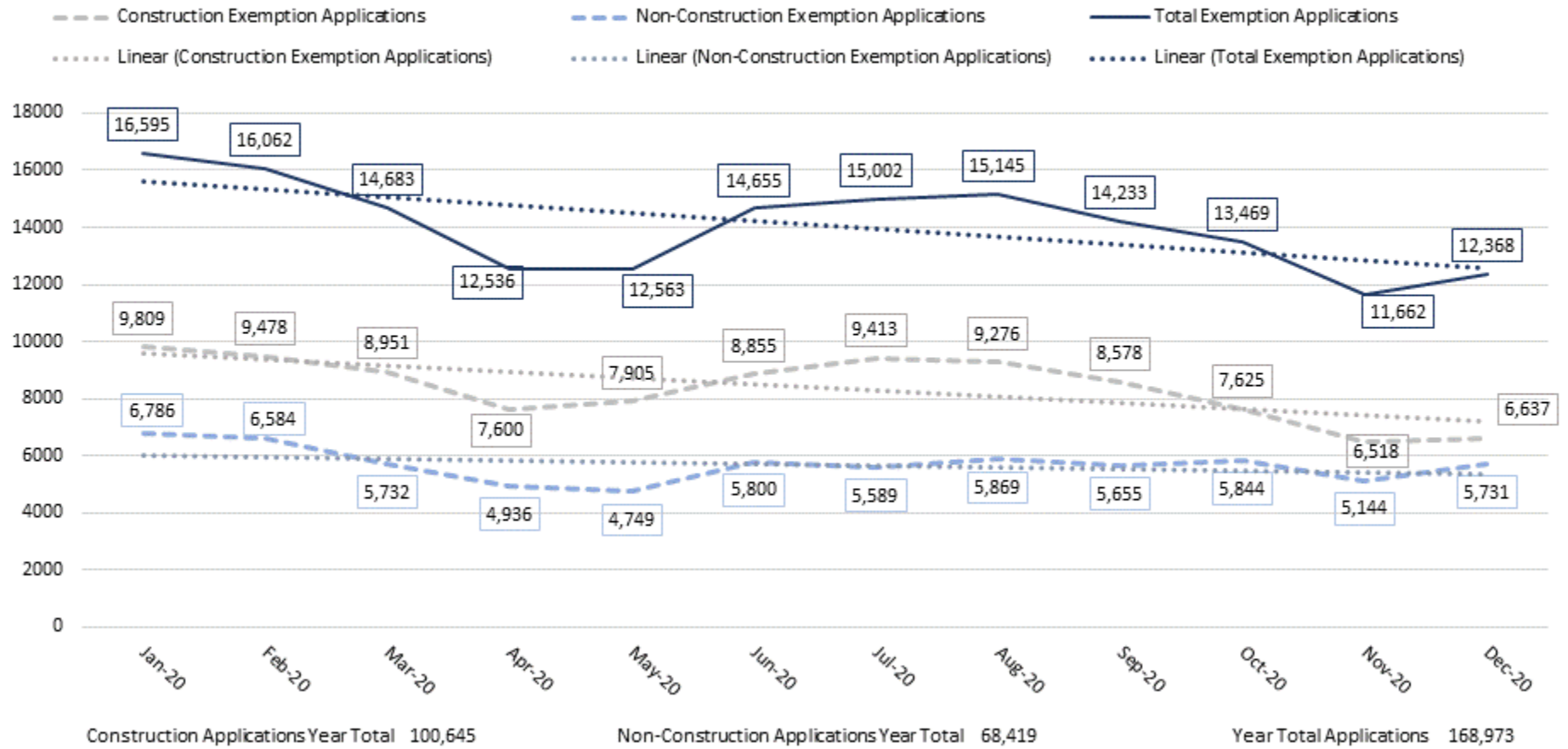
The percentage of PFB filed for all COVID-19 claims is 0.37%.

3. Coverage Information

Exemption Applications Received



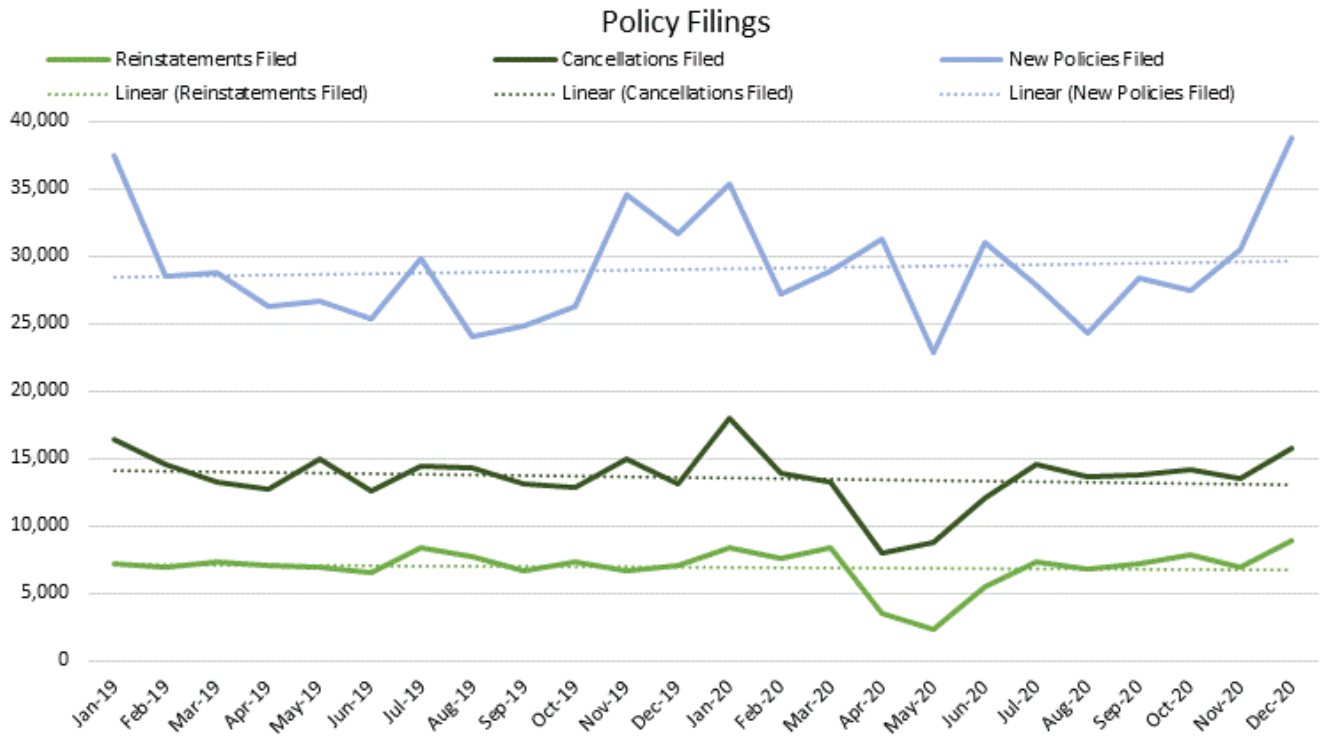
Exemption Applications Received 2020



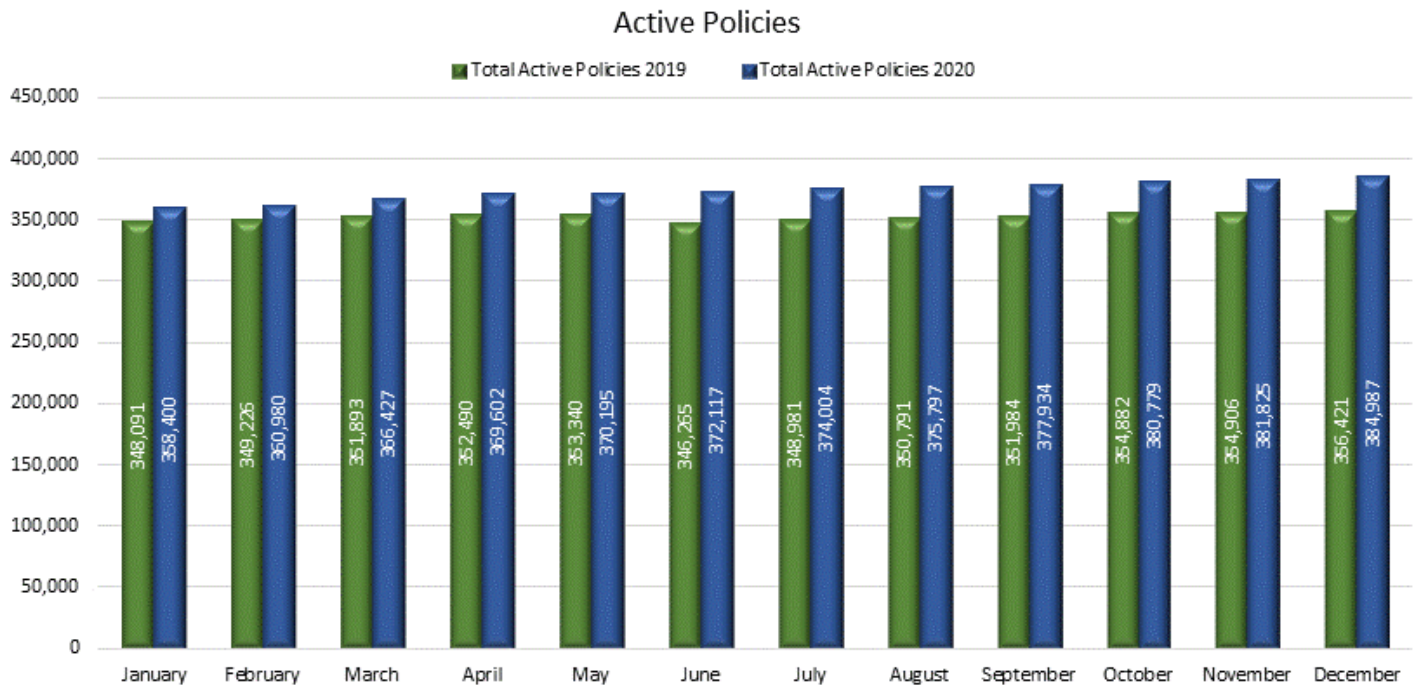
Proof of Coverage | Policy Cancellations & Renewals

Filing Date	Reinstatements Filed	Cancellations Filed	New Policies Filed	Total Active Policies
Jan-19	7,229	16,408	37,485	348,091
Feb-19	6,970	14,560	28,541	349,226
Mar-19	7,299	13,262	28,773	351,893
Apr-19	7,131	12,673	26,329	352,490
May-19	6,993	14,964	26,736	353,340
Jun-19	6,582	12,609	25,365	346,265
Jul-19	8,326	14,435	29,840	348,981
Aug-19	7,781	14,285	24,062	350,791
Sep-19	6,707	13,154	24,801	351,984
Oct-19	7,286	12,858	26,337	354,882
Nov-19	6,620	14,924	34,544	354,906
Dec-19	7,090	13,161	31,712	356,421
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

Proof of Coverage | Policy Filings

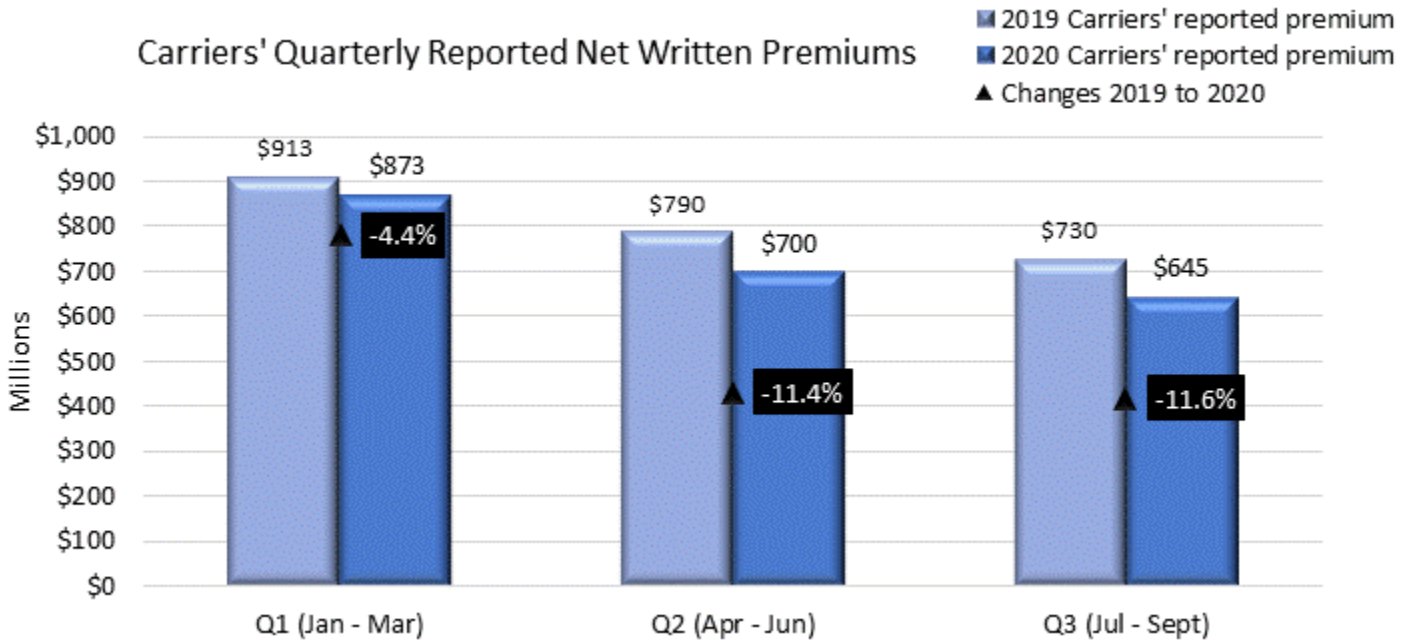


Proof of Coverage | Active Policies



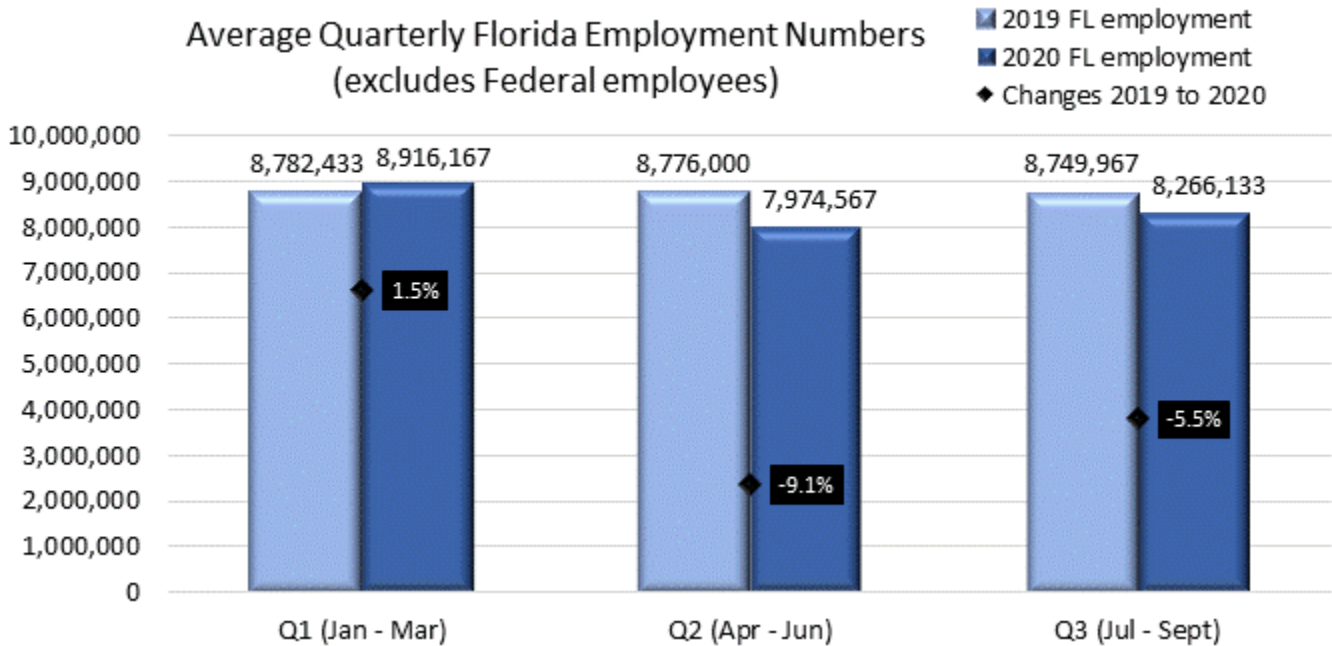
Carrier Premiums & Quarterly Comparisons

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



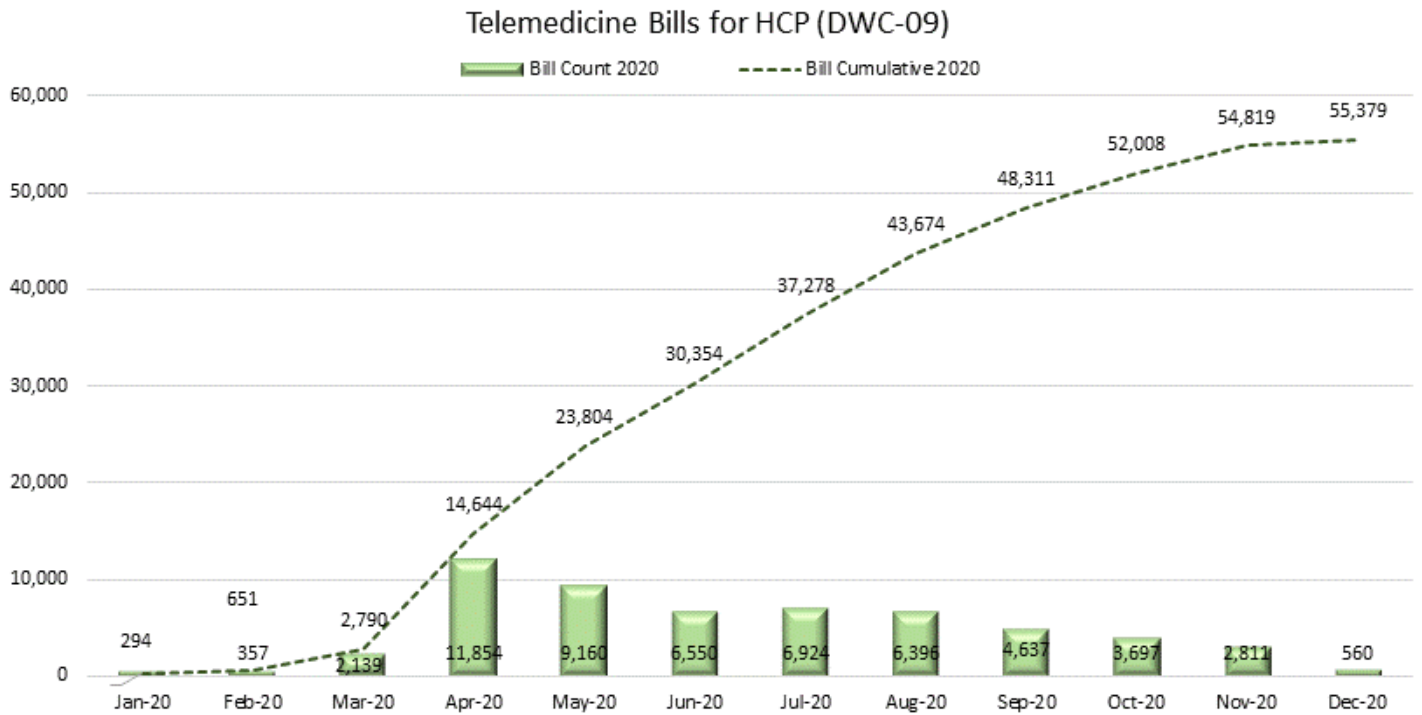
Florida Employment

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 by Year of Service



Telemedicine Billing by HCP License Type in 2020

License Type	Bill Count	Total Paid
Medical Doctor	26,775	\$2,833,421
Physical Therapist	12,230	\$1,414,262
Osteopathic Physician	4,125	\$387,149
Out-of-State Health Care Provider	3,312	\$461,629
Psychologist	1,604	\$296,253
Advanced Practice Registered Nurse	1,509	\$140,215
Occupational Therapist	1,410	\$158,307
Licensed Mental Health Counselor	1,393	\$230,692
Physician Assistant	978	\$76,481
Medical Doctor out-of-state telehealth provider	929	\$105,249
Podiatric Physician	543	\$71,725
Licensed Clinical Social Worker	287	\$54,122
Physical Therapist out-of-state telehealth provider	149	\$21,412
Others Less Than 50 Bills Each	135	\$18,526
Grand Total	55,379	\$6,269,443