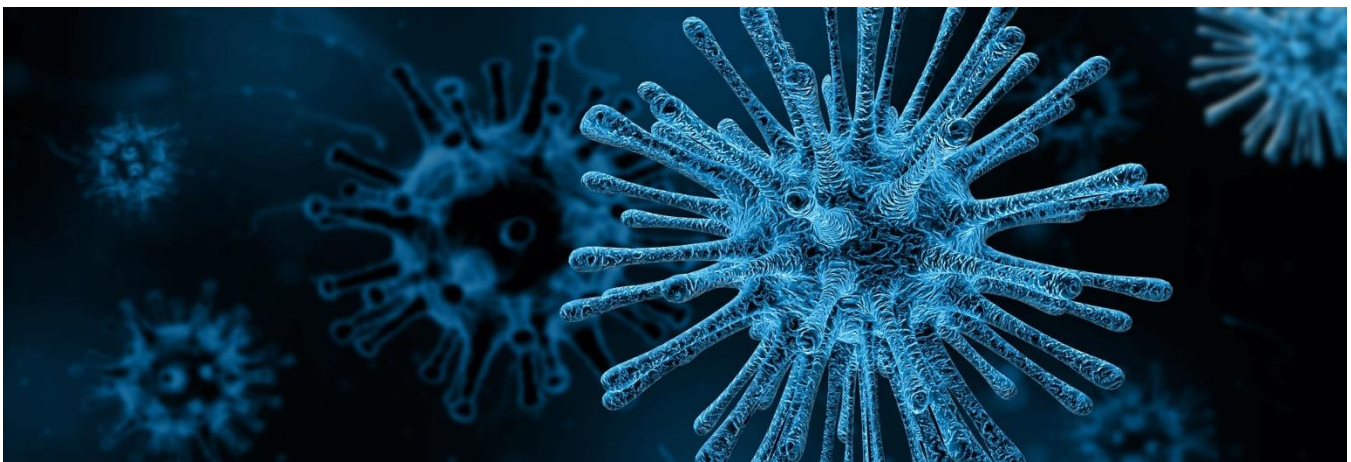




Florida Division of Workers' Compensation 2021 COVID-19 Report

Data Summary as of February 28, 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 March 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 2/28/2021 and will change over time.
- Date range data are based on 1/1/2020 to 2/28/2021 for COVID-19 and when making comparison to past performance. The data is valued as of 3/1/2021.
- 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.

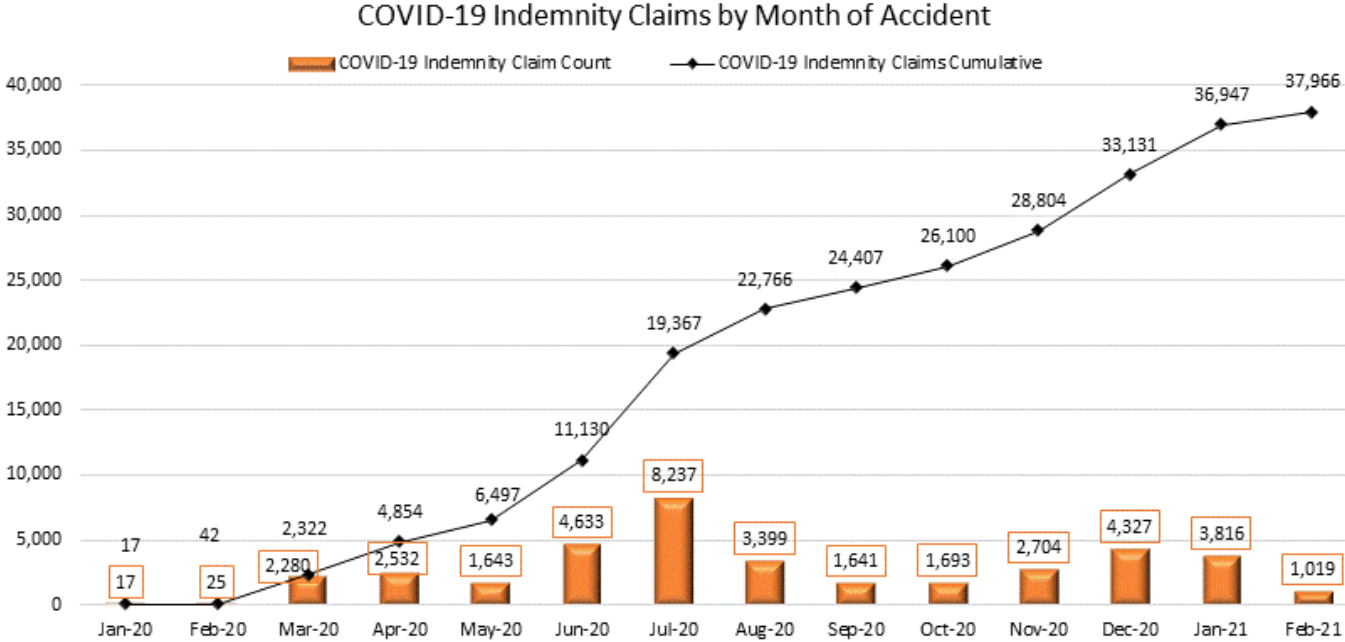
- 440.151(2), F.S., states that whenever used in this section the term “occupational disease” shall be construed to mean only a disease which is due to causes and conditions which are characteristic of and peculiar to a particular trade, occupation, process, or employment, and to exclude all ordinary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

Table of Contents

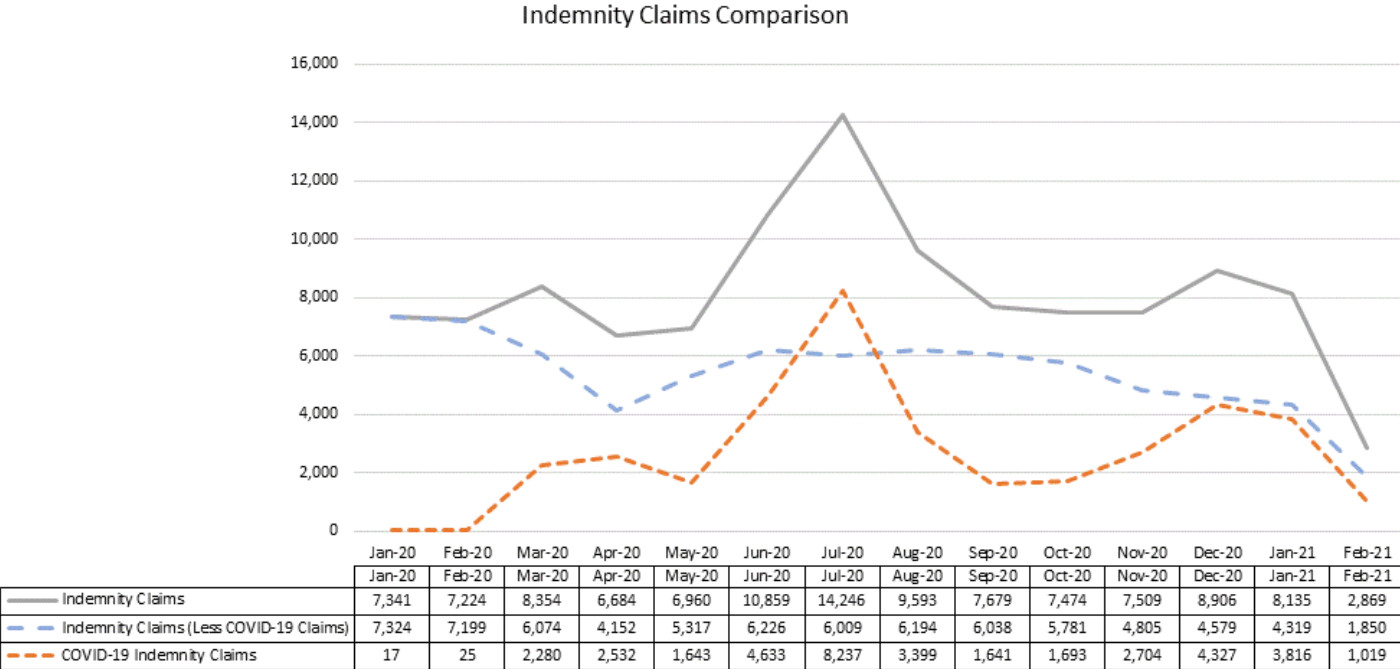
1. Claim Frequency	6
Number of COVID-19 Claims by DOA	6
Number of COVID-19 Claims by DOA Compared as a Subset of All Claims	6
2. Claim Costs & Claim Characteristics	7
Claim Status	7
Closed, Compensable Claims	8
Claim Count & Amount Paid	9
Claim Count & Amount Paid by Paid Benefit Ranges	9
Closed, Compensable Indemnity Claims by Benefits Paid ranges	10
COVID-19 Indemnity Claim Count by Insurer Type	11
COVID-19 Partial & Total Denial Claim Counts	11
COVID-19 Claims by County	11
COVID-19 Injured Worker (IW) Claims	14
Compensable Death Claims	15
3. Coverage Information	18
Exemption Applications Received	18
Proof of Coverage Policy Filings, Reinstatements (Renewals), & Cancellations	19
Proof of Coverage Active Policies	19
Carrier Premiums & Quarterly Comparisons	20
Florida Employment	20
4. Telemedicine	21
Telemedicine Bills	21
Telemedicine Billing by HCP License Type with 2020 & 2021 Dates of Service	22

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	\$32,238	16	\$14,489
Feb-20	4	\$154,529	21	\$7,605
Mar-20	159	\$2,534,488	2,121	\$3,390,151
Apr-20	317	\$3,332,637	2,215	\$3,381,709
May-20	262	\$1,974,454	1,381	\$1,472,939
Jun-20	889	\$6,861,003	3,744	\$5,704,523
Jul-20	2,236	\$13,276,126	6,001	\$10,212,180
Aug-20	1,226	\$5,049,572	2,173	\$2,876,807
Sep-20	686	\$1,729,230	955	\$804,673
Oct-20	525	\$1,275,123	1,168	\$778,705
Nov-20	742	\$1,800,958	1,962	\$1,409,765
Dec-20	1,637	\$2,207,109	2,690	\$1,317,485
Jan-21	1,777	\$1,535,557	2,039	\$668,297
Feb-21	582	\$394,792	437	\$36,262
Grand Total	11,043	\$42,157,816	26,923	\$32,075,590

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	3,497	\$64,937,019	\$18,569	3,497	\$64,937,019	\$18,569
Feb-20	1	\$7,500	\$7,500	3,144	\$53,468,330	\$17,006	3,145	\$53,475,830	\$17,003
Mar-20	913	\$3,260,366	\$3,571	2,482	\$38,584,562	\$15,546	3,395	\$41,844,928	\$12,325
Apr-20	873	\$3,163,754	\$3,624	1,740	\$27,746,155	\$15,946	2,613	\$30,909,909	\$11,829
May-20	404	\$1,390,688	\$3,442	2,061	\$29,511,441	\$14,319	2,465	\$30,902,129	\$12,536
Jun-20	1,705	\$5,624,437	\$3,299	2,250	\$29,364,080	\$13,051	3,955	\$34,988,517	\$8,847
Jul-20	2,995	\$10,004,534	\$3,340	1,999	\$23,046,982	\$11,529	4,994	\$33,051,516	\$6,618
Aug-20	931	\$2,866,112	\$3,079	1,660	\$15,501,915	\$9,339	2,591	\$18,368,027	\$7,089
Sep-20	263	\$791,680	\$3,010	1,201	\$10,614,215	\$8,838	1,464	\$11,405,895	\$7,791
Oct-20	390	\$765,589	\$1,963	911	\$5,442,806	\$5,975	1,301	\$6,208,395	\$4,772
Nov-20	766	\$1,403,372	\$1,832	540	\$2,368,980	\$4,387	1,306	\$3,772,352	\$2,888
Dec-20	847	\$1,299,561	\$1,534	343	\$1,028,993	\$3,000	1,190	\$2,328,554	\$1,957
Jan-21	567	\$665,140	\$1,173	141	\$228,966	\$1,624	708	\$894,106	\$1,263
Feb-21	43	\$36,262	\$843	13	\$5,470	\$421	56	\$41,732	\$745
Grand Total	10,698	\$31,278,995	\$2,924	21,982	\$301,849,914	\$13,732	32,680	\$333,128,909	\$10,194

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	33,131	32.2%	\$71,598,498	7.5%
All Indemnity Claims	102,829		\$949,798,440	

January 2021 to February 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	4,835	43.9%	\$2,634,908	28.2%
All Indemnity Claims	11,004		\$9,348,467	

Claim Count & Amount Paid by Paid Benefit Ranges

Benefit Payment Range	COVID-19 Claim Count	COVID-19 Total Paid
\$0 to \$4,999	36,024	\$25,002,990
\$5,000 to \$9,999	1,253	\$8,355,501
\$10,000 to \$19,999	367	\$4,958,613
\$20,000 to \$29,999	80	\$1,967,206
\$30,000 to \$39,999	46	\$1,544,496
\$40,000 to \$49,999	25	\$1,110,022
\$50,000 to \$99,999	89	\$6,563,401
\$100,000 to \$249,999	52	\$7,404,880
\$250,000 to \$499,999	19	\$6,470,369
\$500,000 +	11	\$10,855,928
Grand Total	37,966	\$74,233,406

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	9,488	\$15,143,877	\$1,646	9,228	\$20,509,456	\$2,223	18,716	\$35,653,333	\$1,905
\$5,000 to \$9,999	909	\$5,990,180	\$6,567	4,614	\$33,013,477	\$7,155	5,523	\$39,003,657	\$7,062
\$10,000 to \$19,999	197	\$2,605,510	\$13,150	4,031	\$56,910,644	\$14,118	4,228	\$59,516,154	\$14,077
\$20,000 to \$29,999	28	\$688,079	\$25,240	1,809	\$43,934,203	\$24,286	1,837	\$44,622,282	\$24,291
\$30,000 to \$39,999	12	\$398,537	\$33,758	842	\$29,092,422	\$34,552	854	\$29,490,959	\$34,533
\$40,000 to \$49,999	5	\$213,971	\$46,372	474	\$21,029,417	\$44,366	479	\$21,243,388	\$44,349
\$50,000 to \$99,999	37	\$2,705,945	\$73,876	719	\$48,268,241	\$67,132	756	\$50,974,186	\$67,426
\$100,000 to \$249,999	20	\$2,819,577	\$141,360	229	\$32,502,181	\$141,931	249	\$35,321,758	\$141,854
\$250,000 to \$499,999	2	\$713,319	\$356,660	29	\$8,712,519	\$300,432	31	\$9,425,838	\$304,059
\$500,000 +	0	\$0	\$0	7	\$7,877,354	\$1,125,336	7	\$7,877,354	\$1,125,336
Grand Total	10,698	\$31,278,995	\$2,924	21,982	\$301,849,914	\$13,732	32,680	\$333,128,909	\$10,194

COVID-19 Indemnity Claim Count by Insurer Type

Insurer Type	COVID-19 Indemnity Claim Count	COVID-19 Total Paid
Private	18,448	\$29,594,110
Self-Insurer Private	4,472	\$7,139,781
Self-Insurer Governmental	15,046	\$37,499,515
Grand Total	37,966	\$74,233,406

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	11,500	11,543
Self-Insurer Private	25	1,664	1,689
Self-Insurer Governmental	4	2,989	2,993
Grand Total	72	16,153	16,225

COVID-19 Claims by County

County	COVID-19 Claim Count	COVID-19 Benefits Paid	All COVID-19 Cases for Florida (per FDOH website)
Dade	9,784	\$25,114,013	410,952
Broward	2,863	\$7,796,079	195,217
Not Indicated	2,576	\$7,730,146	3,469
Palm Beach	2,104	\$3,669,215	120,868
Duval	1,824	\$5,880,226	88,825
Orange	1,613	\$1,845,100	114,434
Pinellas	1,256	\$1,371,626	66,646
Hillsborough	1,248	\$954,201	111,550
Lee	1,069	\$1,855,000	57,763
Polk	959	\$1,325,394	57,150
Brevard	620	\$288,750	34,070
Alachua	599	\$561,924	22,371
Lake	577	\$820,115	24,635
Marion	575	\$419,841	27,663
Volusia	527	\$673,417	34,565
Saint Lucie	491	\$572,057	22,193
Sarasota	455	\$316,407	27,065
Escambia	445	\$486,474	33,713
Seminole	429	\$407,758	27,262
Leon	403	\$1,672,166	29,169
Collier	376	\$424,664	30,300
Gadsden	364	\$499,443	5,435
Jackson	342	\$586,301	5,909
Osceola	340	\$474,180	36,839

FL WC COVID-19 Report as of February 28, 2021

County	COVID-19 Claim Count	COVID-19 Benefits Paid	All COVID-19 Cases for Florida (per FDOH website)
Bay	332	\$376,898	18,672
Charlotte	315	\$1,182,815	10,698
Saint Johns	309	\$306,899	20,105
Clay	302	\$682,725	16,719
Pasco	299	\$175,292	33,426
Santa Rosa	293	\$833,411	17,118
Okaloosa	292	\$173,665	18,900
Indian River	272	\$276,895	11,048
Union	250	\$594,599	1,740
Martin	237	\$267,489	10,606
Walton	222	\$190,247	7,043
Manatee	206	\$120,001	31,962
Columbia	204	\$323,472	7,683
Highlands	203	\$360,306	7,252
Citrus	169	\$58,545	9,763
Baker	158	\$104,538	3,300
Suwannee	148	\$152,534	5,120
Hernando	141	\$98,790	11,310
Nassau	139	\$76,643	7,727
Wakulla	137	\$109,723	3,164
Okeechobee	130	\$140,246	3,564
Madison	126	\$401,586	1,996
Monroe	120	\$144,761	5,861
Washington	115	\$162,001	2,625
Sumter	97	\$514,740	8,021
Hamilton	72	\$63,043	1,569
Gilchrist	72	\$29,086	1,412
Holmes	69	\$18,681	2,178
Lafayette	67	\$42,465	1,590
Gulf	66	\$68,627	1,867
Flagler	65	\$35,608	5,971
Putnam	64	\$30,036	5,843
Dixie	61	\$41,204	1,493
Jefferson	57	\$48,178	1,404
Hardee	56	\$33,229	2,794
Liberty	50	\$40,274	1,043
Taylor	48	\$40,415	2,642
Bradford	48	\$37,450	2,851
Calhoun	45	\$104,124	1,608
Franklin	42	\$22,040	1,279

County	COVID-19 Claim Count	COVID-19 Benefits Paid	All COVID-19 Cases for Florida (per FDOH website)
Levy	17	\$5,628	2,880
Hendry	11	\$0	4,310
Glades	1	\$0	903
Desoto	0	\$0	3,798
Grand Total	37,966	\$74,233,406	1,910,921

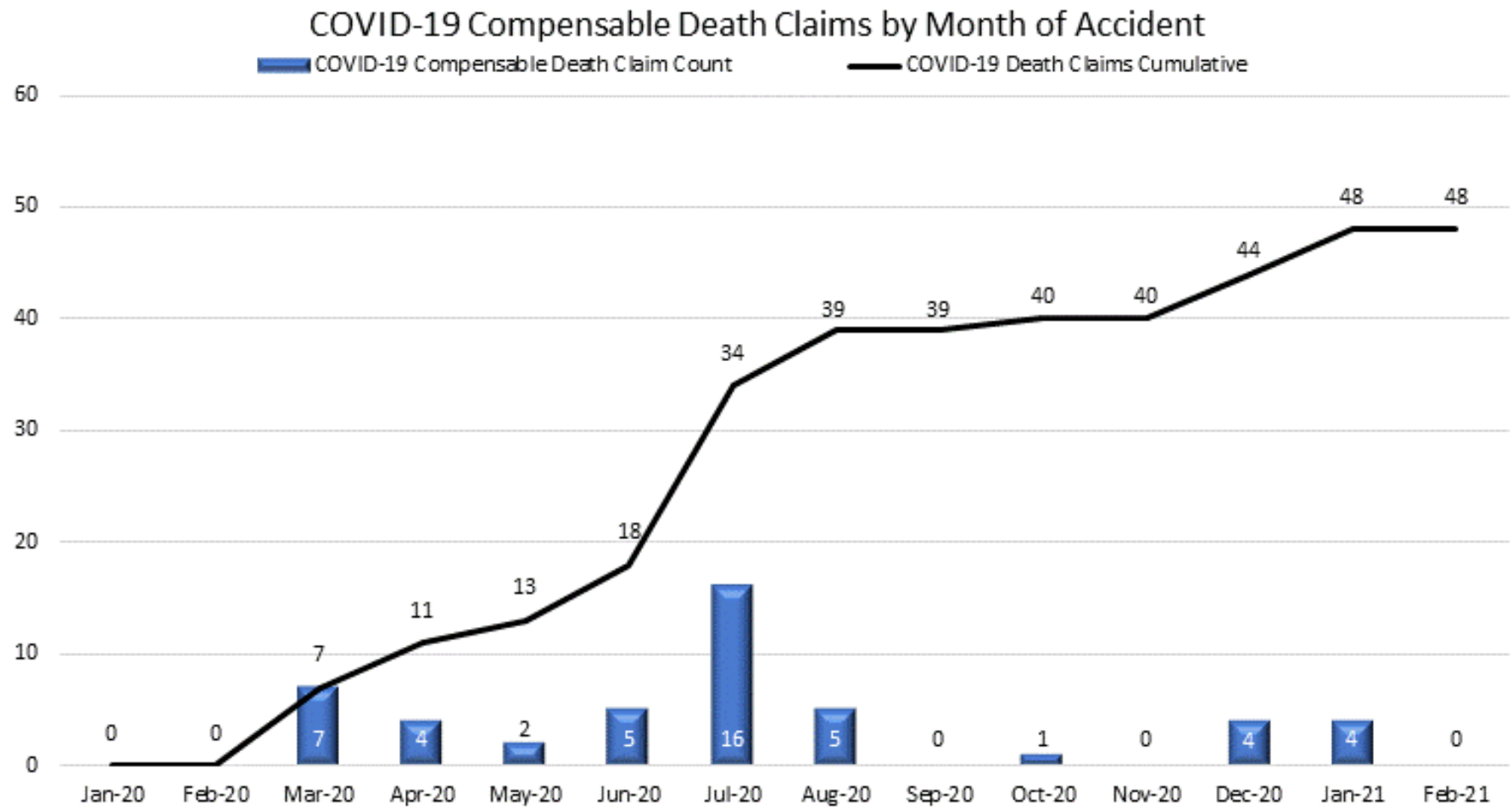
COVID-19 Injured Worker (IW) Claims

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	38	\$316,361	101	\$23,274	139	\$339,635	\$2,443	\$8,325	0.4%	0.5%
Education and Health Services	8,629	\$32,640,644	7,706	\$444,175	16,335	\$33,084,819	\$2,025	\$3,783	43.0%	44.6%
Financial Activities	23	\$139,035	674	\$6,064	697	\$145,099	\$208	\$6,045	1.8%	0.2%
Information	0	\$0	14	\$0	14	\$0	\$0	\$0	0.0%	0.0%
Leisure and Hospitality	2	\$50,000	720	\$27,225	722	\$77,225	\$107	\$25,000	1.9%	0.1%
Manufacturing	13	\$57,876	364	\$531	377	\$58,407	\$155	\$4,452	1.0%	0.1%
Natural Resources and Mining	4	\$5,878	39	\$0	43	\$5,878	\$137	\$1,470	0.1%	0.0%
Professional and Business Services	1,257	\$3,195,293	936	\$25,813	2,193	\$3,221,106	\$1,469	\$2,542	5.8%	4.3%
Public Administration*	11,697	\$36,605,509	3,541	\$186,626	15,238	\$36,792,135	\$2,414	\$3,129	40.1%	49.6%
Trade, Transportation, and Utilities	76	\$422,207	2,060	\$30,563	2,136	\$452,770	\$212	\$5,555	5.6%	0.6%
Unclassified/missing data	2	\$4,008	70	\$52,324	72	\$56,332	\$782	\$2,004	0.2%	0.1%
Grand Total	21,741	\$73,436,811	16,225	\$796,595	37,966	\$74,233,406	\$1,955	\$3,378		

*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	19,699
15 to 19	261
20 to 29	3,997
30 to 39	4,848
40 to 49	4,490
50 to 59	4,047
60 to 69	1,784
70 plus	248
No date of birth	24
Male	17,830
15 to 19	206
20 to 29	3,971
30 to 39	5,234
40 to 49	4,159
50 to 59	3,169
60 to 69	935
70 plus	132
No date of birth	24
Not Indicated	437
15 to 19	8
20 to 29	65
30 to 39	104
40 to 49	101
50 to 59	102
60 to 69	46
70 plus	10
no date of birth	1
Grand Total	37,966

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 1,433 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
Grand Total	1,433

COVID-19 Petition for Benefits (PFB)

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

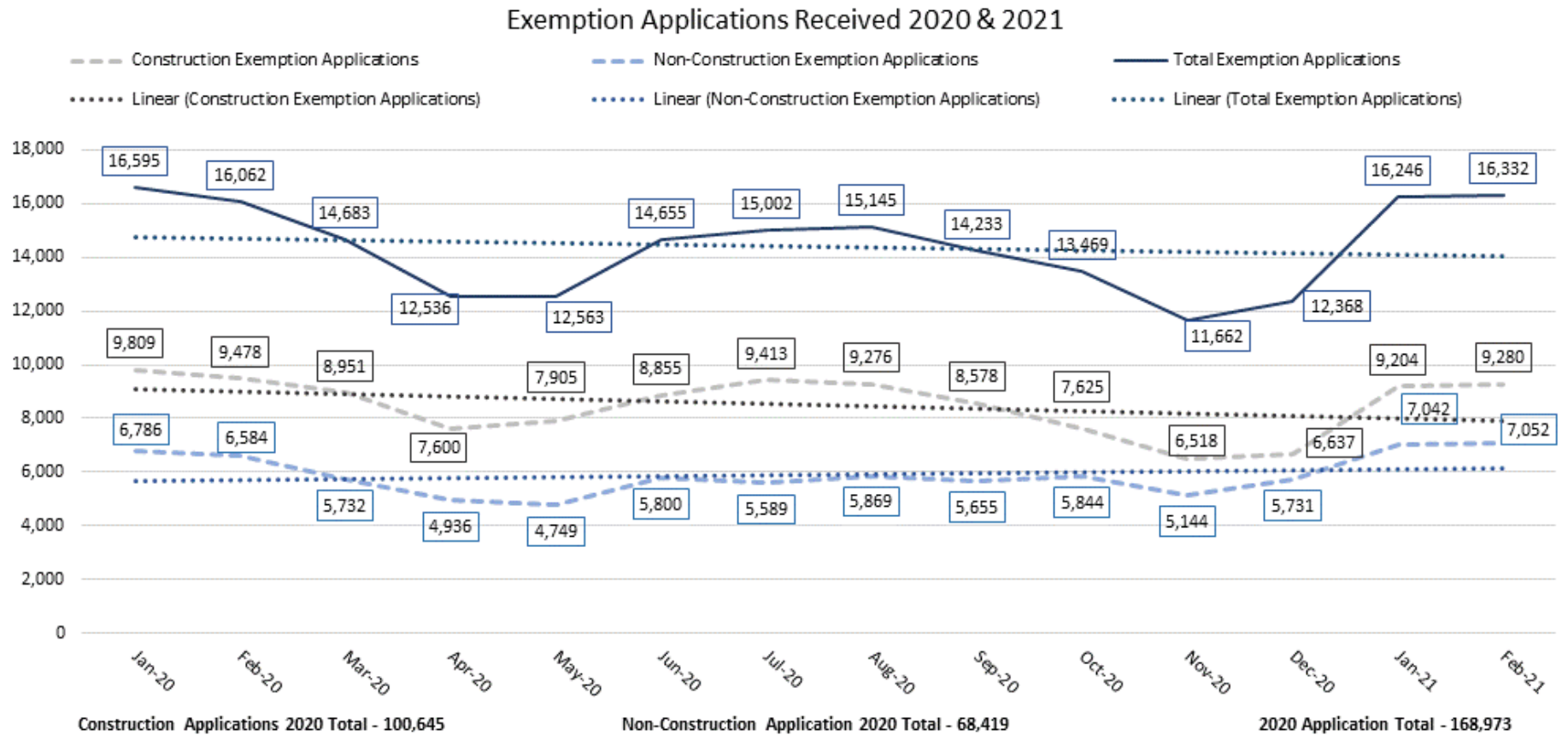
DWC has identified that PFBs have been filed on 140 claims:

- Compensable claims - 71
- Denied claims – 69

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

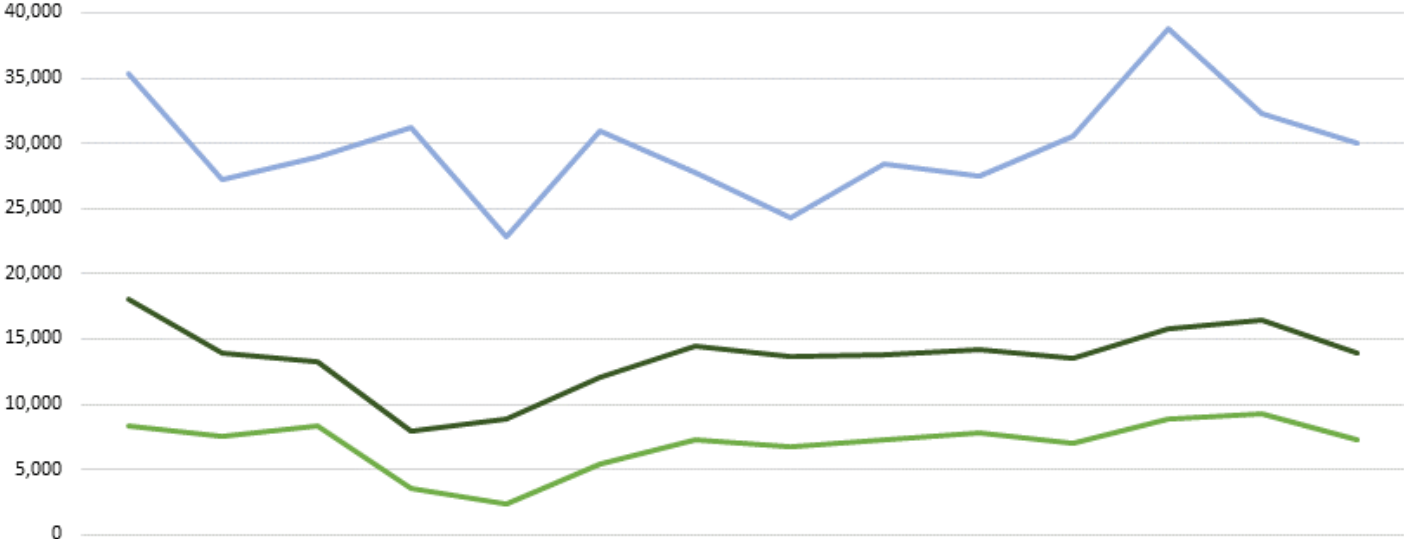
3. Coverage Information

Exemption Applications Received



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

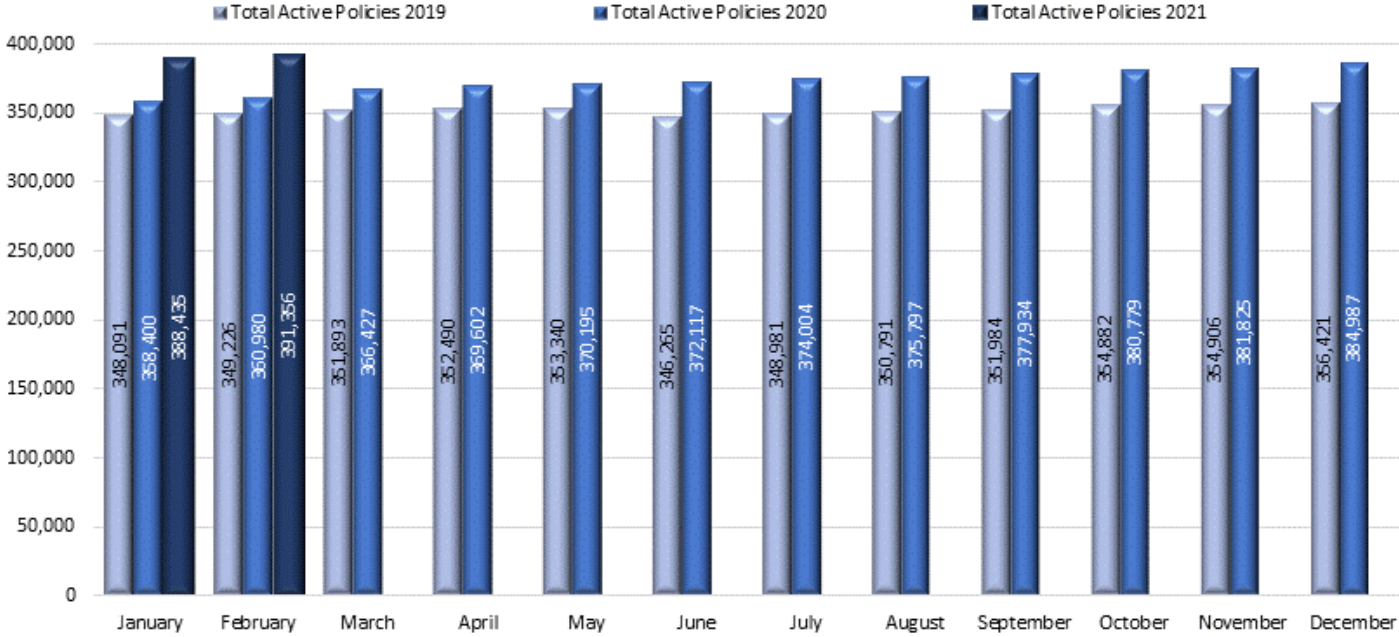
Policy Filings



	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
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
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
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

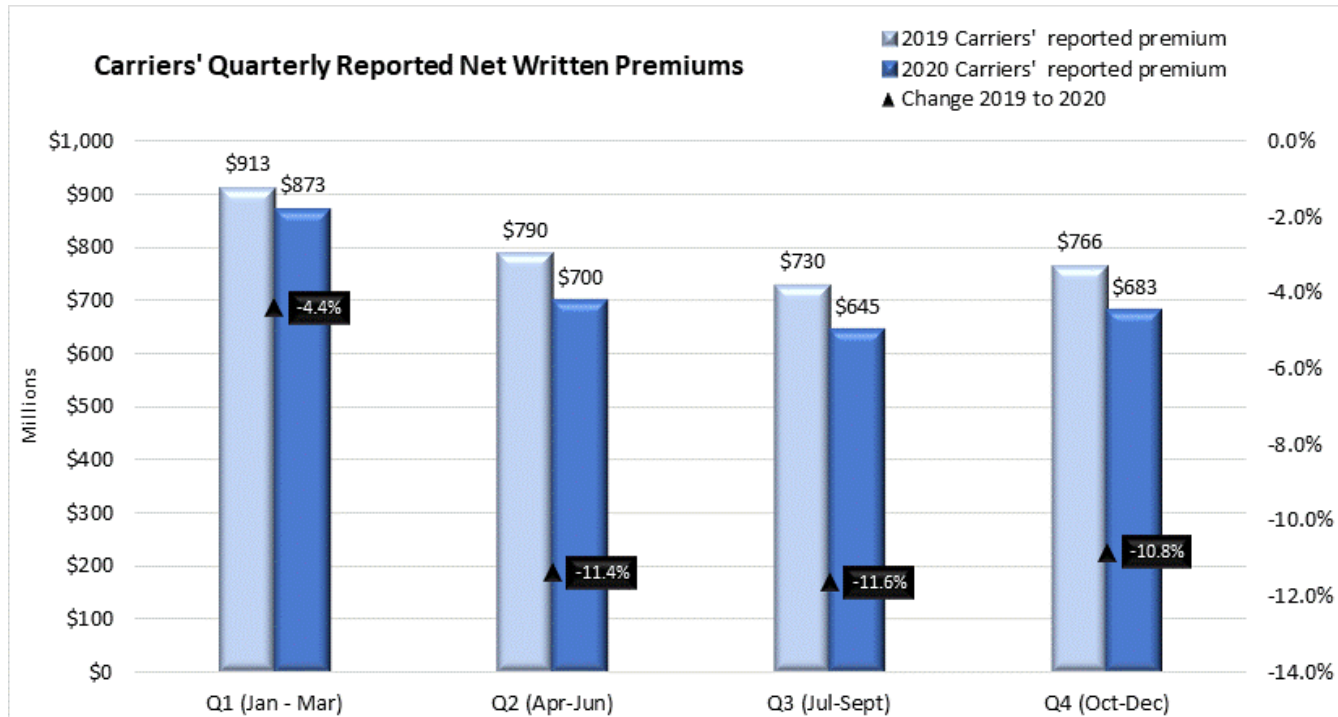
Proof of Coverage | Active Policies

Active Policies



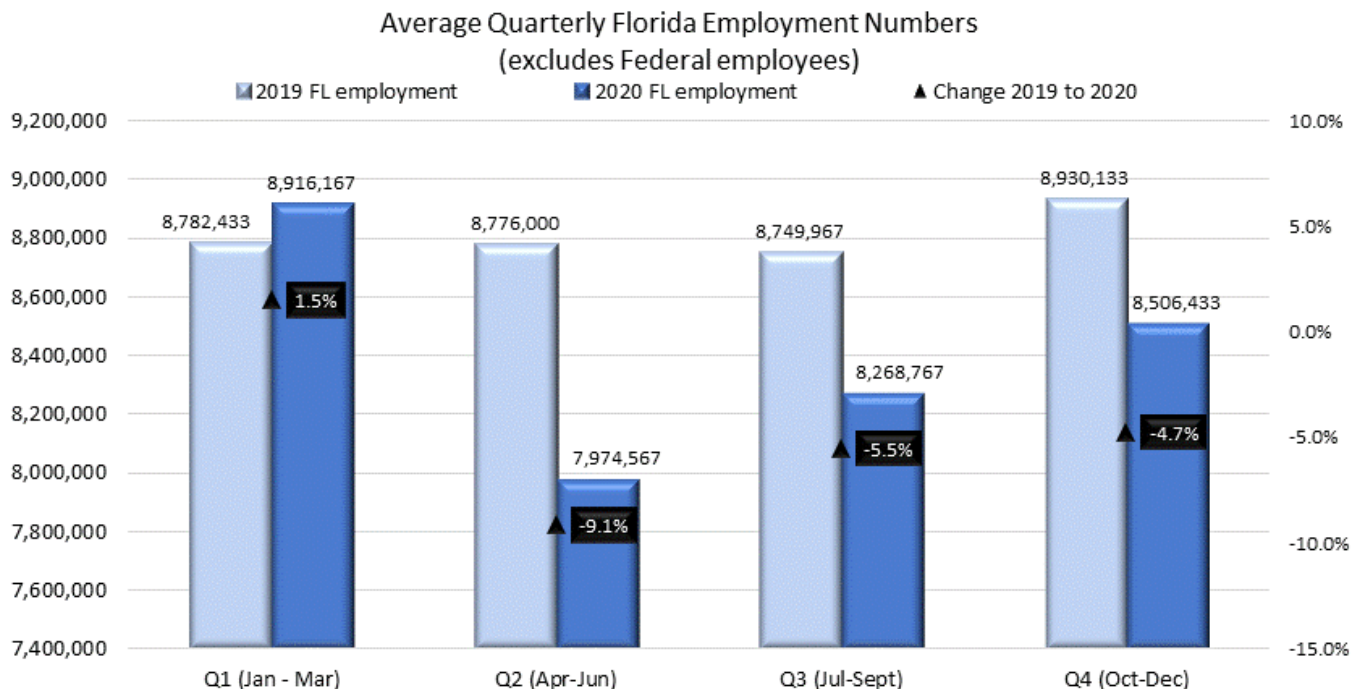
Carrier Premiums & Quarterly Comparisons

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



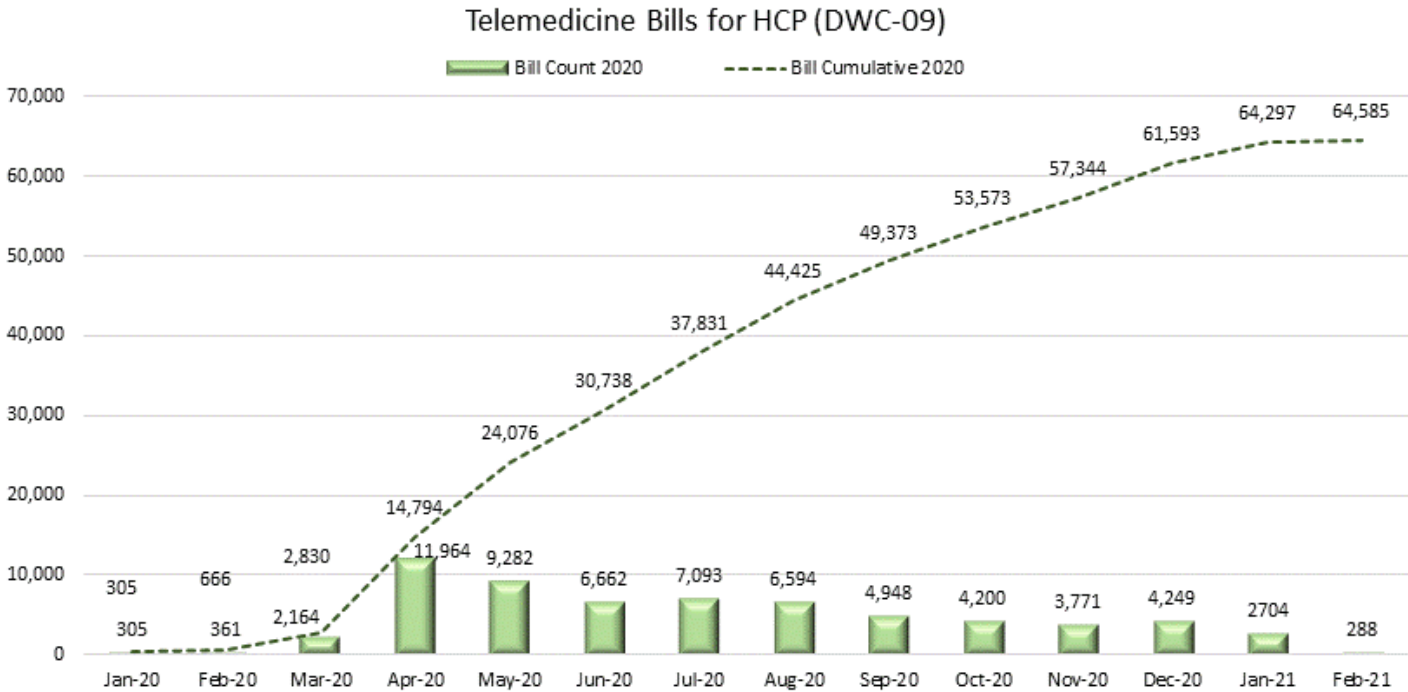
Florida Employment

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/>

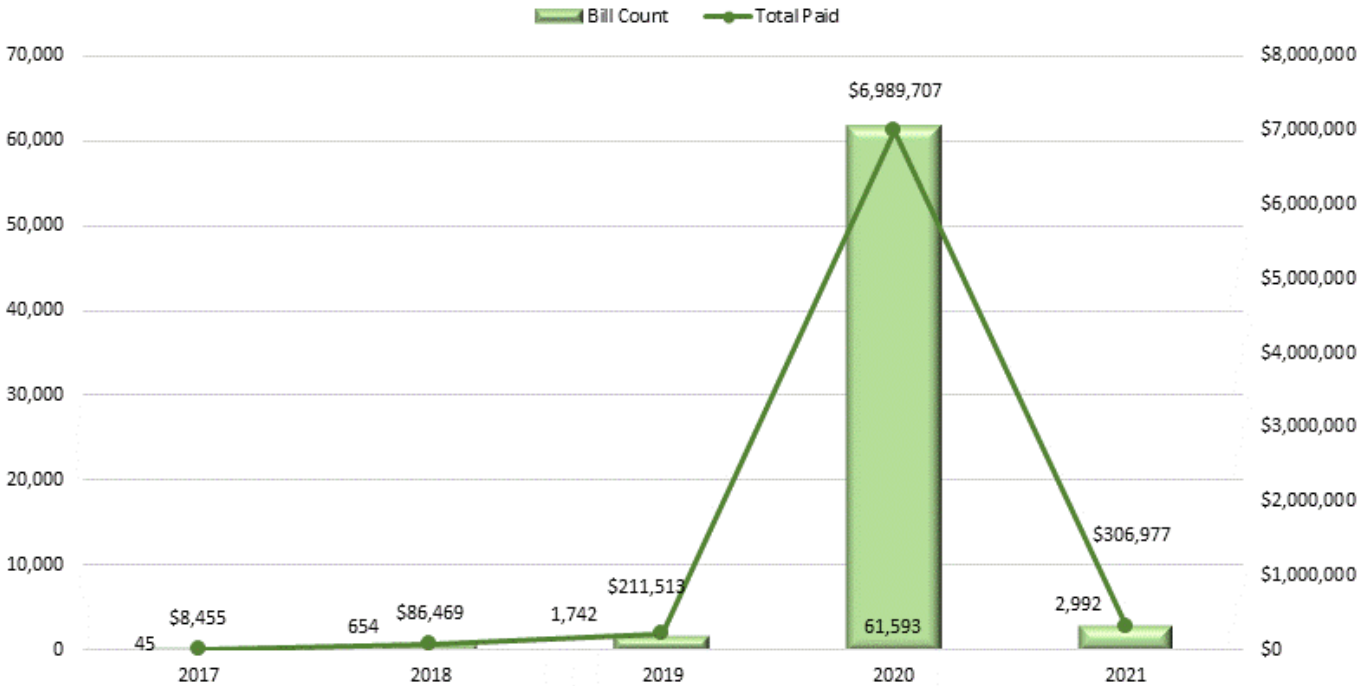


4. Telemedicine

Telemedicine Bills



Telemedicine by Year of Service



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

License Type	Bill Count	Total Paid
Medical Doctor	31,340	\$3,287,605
Physical Therapist	13,557	\$1,560,406
Osteopathic Physician	5,113	\$479,269
Out of State Health Care Provider	3,883	\$554,341
Psychologist	1,916	\$361,227
Advanced Practice Registered Nurse	1,832	\$170,127
Licensed Mental Health Counselor	1,653	\$280,488
Occupational Therapist	1,633	\$181,919
Medical Doctor Out-of-State Telehealth Provider	1,196	\$135,595
Physician Assistant	1,131	\$87,931
Podiatric Physician	601	\$79,857
Licensed Clinical Social Worker	353	\$66,287
Physical Therapist Out-of-State Telehealth	218	\$29,494
Others Less Than 100 Bills Each	159	\$22,138
Grand Total	64,585	\$7,296,684