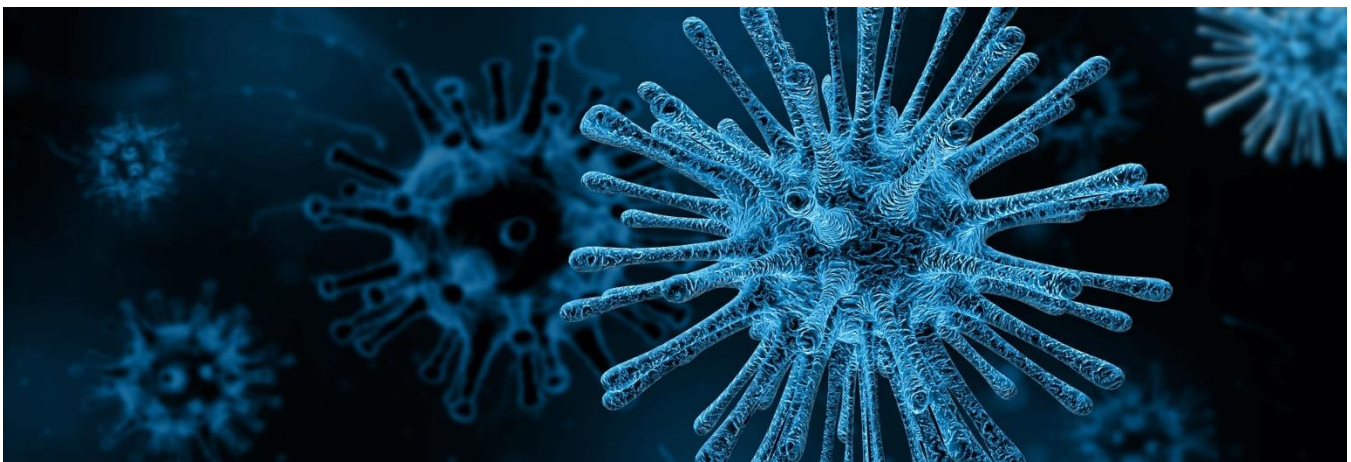




## Florida Division of Workers' Compensation 2021 COVID-19 Report

Data Summary as of April 30, 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 May 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](mailto: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 4/30/2021 and will change over time.
- Date range data are based on 1/1/2020 to 4/30/2021 for COVID-19 and when making comparison to past performance. The data is valued as of 5/4/2021.
- 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.

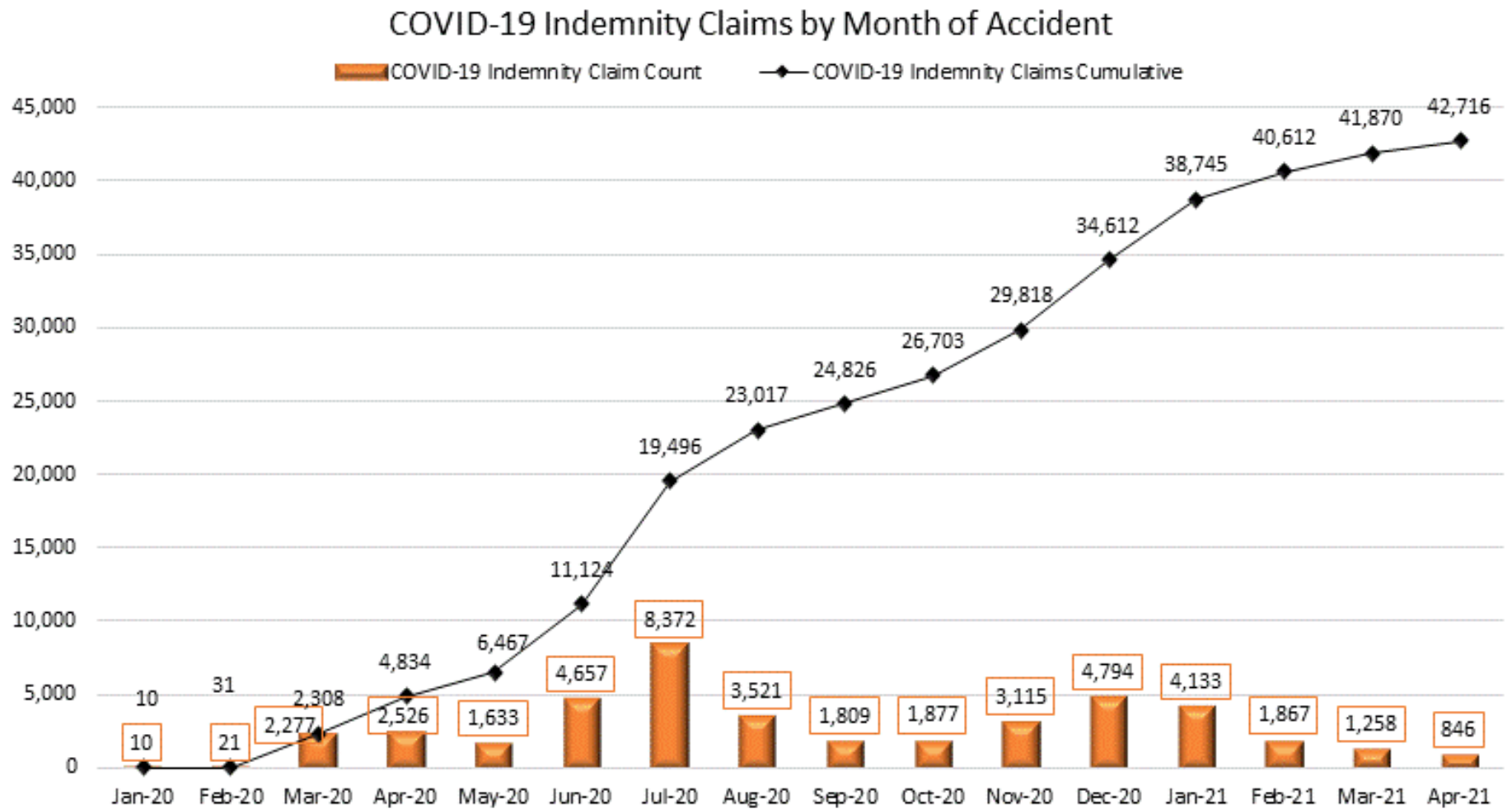
- The grouping for counts by industries are based on NAICS Code of Business. The associated total paid benefits by industry includes indemnity & medical benefits
  
- 440.02(1), F.S., states that “Accident” means only an unexpected or unusual event or result that happens suddenly. Disability or death 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

|  |           |
|--|-----------|
| <b>1. Claim Frequency</b>  | <b>6</b>  |
| Number of COVID-19 Claims by DOA   | 6         |
| Number of COVID-19 Claims by DOA Compared as a Subset of All Claims            | 7         |
| <b>2. Claim Costs &amp; Claim Characteristics</b>                              | <b>8</b>  |
| Claim Status   | 8         |
| Closed, Compensable Claims   | 9         |
| Claim Count & Amount Paid  | 10        |
| Claim Count & Amount Paid by Paid Benefit Ranges                               | 10        |
| Closed, Compensable Indemnity Claims by Benefits Paid ranges                   | 11        |
| COVID-19 Indemnity Claim Count by Insurer Type                                 | 12        |
| COVID-19 Partial & Total Denial Claim Counts                                   | 12        |
| COVID-19 Claims by County  | 12        |
| COVID-19 Injured Worker (IW) Claims  | 15        |
| <b>3. Coverage Information</b>   | <b>19</b> |
| Exemption Applications Received  | 19        |
| Proof of Coverage   Policy Filings, Reinstatements (Renewals), & Cancellations | 20        |
| Proof of Coverage   Active Policies  | 21        |
| Carriers' Premiums & Quarterly Comparisons                                     | 22        |
| Florida Employment   | 22        |
| <b>4. Telemedicine</b>   | <b>23</b> |
| Telemedicine Bills   | 23        |
| Telemedicine Billing by HCP License Type with 2020 & 2021 Dates of Service     | 24        |

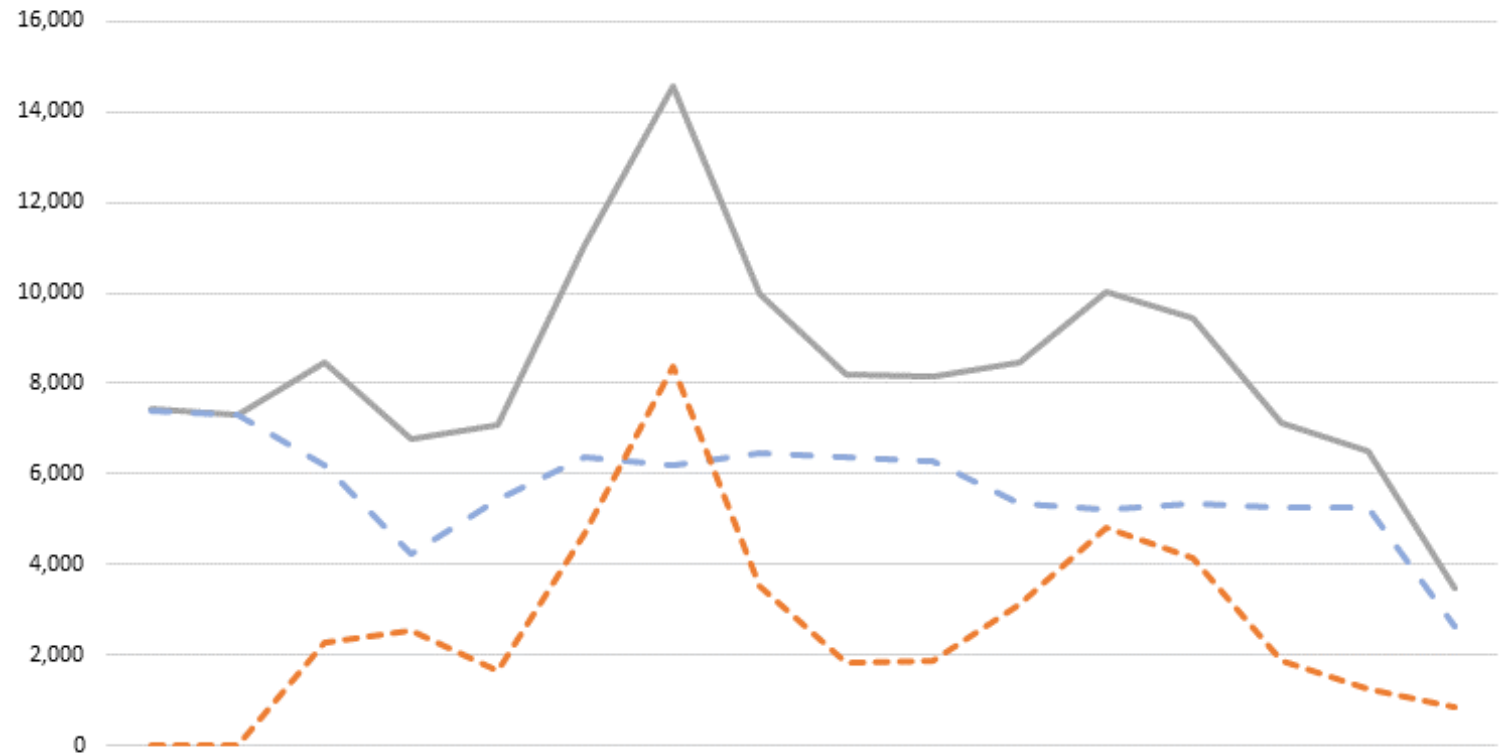
1. Claim Frequency

Number of COVID-19 Claims by DOA



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

Indemnity 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 | Apr-21 |
|---|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| Indemnity Claims                        | 7,426  | 7,326  | 8,451  | 6,765  | 7,068  | 11,045 | 14,583 | 9,969  | 8,202  | 8,170  | 8,469  | 10,013 | 9,464  | 7,141  | 6,498  | 3,455  |
| Indemnity Claims (Less COVID-19 Claims) | 7,416  | 7,305  | 6,174  | 4,239  | 5,435  | 6,388  | 6,211  | 6,448  | 6,393  | 6,293  | 5,354  | 5,219  | 5,331  | 5,274  | 5,240  | 2,609  |
| COVID-19 Indemnity Claims               | 10     | 21     | 2,277  | 2,526  | 1,633  | 4,657  | 8,372  | 3,521  | 1,809  | 1,877  | 3,115  | 4,794  | 4,133  | 1,867  | 1,258  | 846    |

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             | 0                              | \$0                 | 10                               | \$3,382             |
| Feb-20             | 3                              | \$70,091            | 18                               | \$105               |
| Mar-20             | 87                             | \$2,696,930         | 2,190                            | \$3,474,256         |
| Apr-20             | 197                            | \$3,111,595         | 2,329                            | \$3,763,010         |
| May-20             | 238                            | \$1,776,444         | 1,395                            | \$1,733,144         |
| Jun-20             | 767                            | \$6,820,714         | 3,890                            | \$6,464,740         |
| Jul-20             | 2,210                          | \$14,256,693        | 6,162                            | \$10,908,264        |
| Aug-20             | 1,264                          | \$5,159,595         | 2,257                            | \$3,145,083         |
| Sep-20             | 720                            | \$2,120,124         | 1,089                            | \$1,352,283         |
| Oct-20             | 505                            | \$1,561,780         | 1,372                            | \$1,254,649         |
| Nov-20             | 955                            | \$3,665,994         | 2,160                            | \$1,943,503         |
| Dec-20             | 1,719                          | \$4,067,116         | 3,075                            | \$2,322,361         |
| Jan-21             | 1,570                          | \$2,363,777         | 2,563                            | \$1,645,791         |
| Feb-21             | 687                            | \$1,230,477         | 1,180                            | \$560,297           |
| Mar-21             | 549                            | \$585,718           | 709                              | \$286,597           |
| April-21           | 492                            | \$380,051           | 354                              | \$35,613            |
| <b>Grand Total</b> | <b>11,963</b>                  | <b>\$49,867,099</b> | <b>30,753</b>                    | <b>\$38,893,078</b> |



*Closed, Compensable Claims*

| DOA Month          | COVID-19<br>Closed Compensable Claims |                     |                              | All Compensable Closed Claims<br>Less COVID-19 Closed Compensable Claims |                      |                              | All Compensable<br>Closed Claims |                      |                              |
|--------------------|---------------------------------------|---------------------|------------------------------|--|----------------------|------------------------------|----------------------------------|----------------------|------------------------------|
|                    | Claim<br>Count                        | Benefits Paid       | Average<br>Paid Per<br>Claim | Claim<br>Count   | Benefits Paid        | Average<br>Paid Per<br>Claim | Claim<br>Count                   | Benefits Paid        | Average<br>Paid Per<br>Claim |
| Jan-20             | 0                                     | \$0                 | \$0                          | 3,752  | \$77,869,034         | \$20,754                     | 3,752                            | \$77,869,034         | \$20,754                     |
| Feb-20             | 0                                     | \$0                 | \$0                          | 3,484  | \$66,799,725         | \$19,173                     | 3,484                            | \$66,799,725         | \$19,173                     |
| Mar-20             | 983                                   | \$3,344,289         | \$3,402                      | 2,911  | \$53,621,916         | \$18,420                     | 3,894                            | \$56,966,205         | \$14,629                     |
| Apr-20             | 991                                   | \$3,546,352         | \$3,579                      | 2,034  | \$40,080,740         | \$19,705                     | 3,025                            | \$43,627,092         | \$14,422                     |
| May-20             | 427                                   | \$1,700,658         | \$3,983                      | 2,366  | \$39,283,658         | \$16,603                     | 2,793                            | \$40,984,316         | \$14,674                     |
| Jun-20             | 1,855                                 | \$6,382,143         | \$3,441                      | 2,626  | \$40,173,825         | \$15,298                     | 4,481                            | \$46,555,968         | \$10,390                     |
| Jul-20             | 3,157                                 | \$10,716,654        | \$3,395                      | 2,508  | \$35,092,216         | \$13,992                     | 5,665                            | \$45,808,870         | \$8,086                      |
| Aug-20             | 1,018                                 | \$3,137,532         | \$3,082                      | 2,337  | \$29,612,323         | \$12,671                     | 3,355                            | \$32,749,855         | \$9,762                      |
| Sep-20             | 399                                   | \$1,339,243         | \$3,356                      | 2,100  | \$25,266,549         | \$12,032                     | 2,499                            | \$26,605,792         | \$10,647                     |
| Oct-20             | 592                                   | \$1,241,213         | \$2,097                      | 1,885  | \$19,311,758         | \$10,245                     | 2,477                            | \$20,552,971         | \$8,298                      |
| Nov-20             | 943                                   | \$1,935,202         | \$2,052                      | 1,108  | \$9,646,578          | \$8,706                      | 2,051                            | \$11,581,780         | \$5,647                      |
| Dec-20             | 1,147                                 | \$2,304,313         | \$2,009                      | 881  | \$6,390,301          | \$7,253                      | 2,028                            | \$8,694,614          | \$4,287                      |
| Jan-21             | 891                                   | \$1,634,935         | \$1,835                      | 646  | \$3,406,749          | \$5,274                      | 1,537                            | \$5,041,684          | \$3,280                      |
| Feb-21             | 377                                   | \$557,396           | \$1,479                      | 420  | \$1,434,469          | \$3,415                      | 797                              | \$1,991,865          | \$2,499                      |
| Mar-21             | 213                                   | \$284,891           | \$1,338                      | 192  | \$315,088            | \$1,641                      | 405                              | \$599,979            | \$1,481                      |
| Apr-21             | 38                                    | \$35,613            | \$937                        | 21   | \$13,342             | \$635                        | 59                               | \$48,955             | \$830                        |
| <b>Grand Total</b> | <b>13,031</b>                         | <b>\$38,160,434</b> | <b>\$2,928</b>               | <b>29,271</b>  | <b>\$448,318,271</b> | <b>\$15,316</b>              | <b>42,302</b>                    | <b>\$486,478,705</b> | <b>\$11,500</b>              |

*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     | 34,612                | 32.2%  | \$81,671,856                              | 6.9%   |
| All Indemnity Claims          | 107,487               |  | \$1,190,802,010                           |  |

| January 2021 to April 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  | 8,104                 | 30.5%  | \$7,088,321                               | 9.7%   |
| All Indemnity Claims       | 26,558                |  | \$73,227,747                              |  |

*Claim Count & Amount Paid by Paid Benefit Ranges*

| Benefit Payment Range  | COVID-19 Claim Count | COVID-19 Total Paid |
|------------------------|----------------------|---------------------|
| \$0 to \$4,999         | 40,444               | \$28,500,955        |
| \$5,000 to \$9,999     | 1,410                | \$9,406,857         |
| \$10,000 to \$19,999   | 450                  | \$6,108,755         |
| \$20,000 to \$29,999   | 106                  | \$2,597,350         |
| \$30,000 to \$39,999   | 56                   | \$1,925,418         |
| \$40,000 to \$49,999   | 28                   | \$1,267,307         |
| \$50,000 to \$99,999   | 112                  | \$8,061,147         |
| \$100,000 to \$249,999 | 76                   | \$10,852,429        |
| \$250,000 to \$499,999 | 21                   | \$7,341,817         |
| \$500,000 +            | 13                   | \$12,698,142        |
| Grand Total            | 42,716               | \$88,760,177        |

*Closed, Compensable Indemnity Claims by Benefits Paid ranges*

| Benefit Paid Range     | COVID-19<br>Closed Compensable Claims |                     |                           | All Compensable Closed Claims<br>Less COVID-19 Closed Compensable Claims |                      |                           | All Compensable<br>Closed Claims |                      |                           |
|------------------------|---------------------------------------|---------------------|---------------------------|--|----------------------|---------------------------|----------------------------------|----------------------|---------------------------|
|                        | Claim<br>Count                        | Benefits<br>Paid    | Average Paid<br>Per Claim | Claim<br>Count   | Benefits<br>Paid     | Average Paid<br>Per Claim | Claim<br>Count                   | Benefits<br>Paid     | Average Paid<br>Per Claim |
| \$0 to \$4,999         | 11,580                                | \$17,873,117        | \$1,543                   | 11,599   | \$26,235,944         | \$2,262                   | 23,179                           | \$44,109,061         | \$1,903                   |
| \$5,000 to \$9,999     | 1,061                                 | \$7,016,716         | \$6,613                   | 6,040  | \$43,258,254         | \$7,162                   | 7,101                            | \$50,274,970         | \$7,080                   |
| \$10,000 to \$19,999   | 254                                   | \$3,373,057         | \$13,280                  | 5,541  | \$78,247,451         | \$14,122                  | 5,795                            | \$81,620,508         | \$14,085                  |
| \$20,000 to \$29,999   | 36                                    | \$881,992           | \$24,500                  | 2,512  | \$61,132,201         | \$24,336                  | 2,548                            | \$62,014,193         | \$24,338                  |
| \$30,000 to \$39,999   | 18                                    | \$597,922           | \$33,218                  | 1,222  | \$42,131,610         | \$34,478                  | 1,240                            | \$42,729,532         | \$34,459                  |
| \$40,000 to \$49,999   | 6                                     | \$263,305           | \$43,884                  | 726  | \$32,298,666         | \$44,489                  | 732                              | \$32,561,971         | \$44,484                  |
| \$50,000 to \$99,999   | 44                                    | \$3,146,138         | \$71,503                  | 1,199  | \$80,411,476         | \$67,065                  | 1,243                            | \$83,557,614         | \$67,223                  |
| \$100,000 to \$249,999 | 30                                    | \$4,294,868         | \$143,162                 | 365  | \$51,573,497         | \$141,297                 | 395                              | \$55,868,365         | \$141,439                 |
| \$250,000 to \$499,999 | 2                                     | \$713,319           | \$356,660                 | 50   | \$16,036,352         | \$320,727                 | 52                               | \$16,749,671         | \$322,109                 |
| \$500,000 +            | 0                                     | \$0                 | \$0                       | 17   | \$16,992,820         | \$999,578                 | 17                               | \$16,992,820         | \$999,578                 |
| <b>Grand Total</b>     | <b>13,031</b>                         | <b>\$38,160,434</b> | <b>\$2,928</b>            | <b>29,271</b>  | <b>\$448,318,271</b> | <b>\$15,316</b>           | <b>42,302</b>                    | <b>\$486,478,705</b> | <b>\$11,500</b>           |

**COVID-19 Indemnity Claim Count by Insurer Type**

| Insurer Type              | COVID-19 Indemnity Claim Count | COVID-19 Total Paid |
|---------------------------|--------------------------------|---------------------|
| Private                   | 20,082                         | \$33,318,353        |
| Self-Insurer Private      | 4,589                          | \$8,099,247         |
| Self-Insurer Governmental | 18,045                         | \$47,342,577        |
| <b>Grand Total</b>        | <b>42,716</b>                  | <b>\$88,760,177</b> |

**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                      | 12,665                | 12,705                        |
| Self-Insurer Private      | 26                      | 1,718                 | 1,744                         |
| Self-Insurer Governmental | 4                       | 3,269                 | 3,273                         |
| <b>Grand Total</b>        | <b>70</b>               | <b>17,652</b>         | <b>17,722</b>                 |

**COVID-19 Claims by County**

| County        | COVID-19 Claim Count | COVID-19 Benefits Paid | All COVID-19 Cases for Florida (per FDOH website) |
|---------------|----------------------|------------------------|---|
| Dade          | 10,598               | \$29,037,683           | 486,025   |
| Broward       | 3,227                | \$9,259,536            | 237,510   |
| Not Indicated | 3,018                | \$8,999,044            | 3,336   |
| Palm Beach    | 2,312                | \$4,893,310            | 143,904   |
| Duval         | 1,977                | \$6,829,865            | 97,719  |
| Orange        | 1,808                | \$2,375,436            | 137,157   |
| Hillsborough  | 1,372                | \$1,010,017            | 136,217   |
| Pinellas      | 1,336                | \$1,522,958            | 79,146  |
| Lee           | 1,151                | \$2,070,324            | 69,974  |
| Polk          | 1,106                | \$1,511,983            | 68,114  |
| Brevard       | 699                  | \$403,535              | 41,183  |
| Marion        | 672                  | \$540,184              | 30,949  |

| County       | COVID-19 Claim Count | COVID-19 Benefits Paid | All COVID-19 Cases for Florida (per FDOH website) |
|--------------|----------------------|------------------------|---|
| Lake         | 667                  | \$951,835              | 29,468  |
| Alachua      | 659                  | \$634,347              | 24,717  |
| Volusia      | 602                  | \$825,170              | 42,960  |
| Saint Lucie  | 528                  | \$671,372              | 26,197  |
| Sarasota     | 498                  | \$358,734              | 32,576  |
| Escambia     | 489                  | \$553,835              | 36,015  |
| Seminole     | 486                  | \$446,609              | 33,885  |
| Gadsden      | 469                  | \$704,232              | 5,654   |
| Jackson      | 446                  | \$720,670              | 6,183   |
| Leon         | 436                  | \$1,763,623            | 31,708  |
| Collier      | 411                  | \$520,709              | 35,575  |
| Osceola      | 375                  | \$527,946              | 44,381  |
| Bay          | 366                  | \$433,116              | 20,054  |
| Union        | 362                  | \$709,948              | 1,819   |
| Okaloosa     | 355                  | \$817,626              | 20,479  |
| Saint Johns  | 354                  | \$372,690              | 22,493  |
| Charlotte    | 350                  | \$1,437,567            | 12,795  |
| Pasco        | 340                  | \$230,015              | 40,984  |
| Santa Rosa   | 327                  | \$945,206              | 18,168  |
| Clay         | 322                  | \$931,809              | 18,509  |
| Indian River | 318                  | \$307,345              | 12,457  |
| Walton       | 292                  | \$297,067              | 7,759   |
| Martin       | 279                  | \$302,776              | 12,236  |
| Columbia     | 252                  | \$383,357              | 8,098   |
| Highlands    | 243                  | \$481,545              | 8,482   |
| Manatee      | 224                  | \$129,169              | 38,355  |
| Baker        | 216                  | \$152,102              | 3,491   |
| Wakulla      | 198                  | \$167,035              | 3,423   |
| Citrus       | 179                  | \$70,459               | 11,036  |

| County             | COVID-19 Claim Count | COVID-19 Benefits Paid | All COVID-19 Cases for Florida (per FDOH website) |
|--------------------|----------------------|------------------------|---|
| Suwannee           | 177                  | \$188,013              | 5,326   |
| Hernando           | 165                  | \$244,355              | 13,844  |
| Okeechobee         | 163                  | \$176,445              | 3,988   |
| Washington         | 149                  | \$262,349              | 2,725   |
| Nassau             | 147                  | \$350,244              | 8,341   |
| Madison            | 142                  | \$485,998              | 2,053   |
| Sumter             | 142                  | \$570,102              | 9,294   |
| Monroe             | 129                  | \$204,354              | 6,931   |
| Gilchrist          | 101                  | \$46,881               | 1,605   |
| Hamilton           | 96                   | \$106,558              | 1,625   |
| Dixie              | 92                   | \$69,127               | 1,606   |
| Liberty            | 88                   | \$76,900               | 1,074   |
| Holmes             | 82                   | \$27,549               | 2,242   |
| Hardee             | 80                   | \$53,580               | 3,123   |
| Flagler            | 76                   | \$39,779               | 7,245   |
| Lafayette          | 76                   | \$48,927               | 1,617   |
| Putnam             | 74                   | \$36,864               | 6,457   |
| Gulf               | 73                   | \$78,890               | 1,958   |
| Jefferson          | 71                   | \$58,195               | 1,490   |
| Bradford           | 69                   | \$58,341               | 3,005   |
| Calhoun            | 63                   | \$121,018              | 1,688   |
| Taylor             | 55                   | \$54,987               | 2,722   |
| Franklin           | 52                   | \$89,905               | 1,316   |
| Levy               | 21                   | \$8,427                | 3,416   |
| Hendry             | 13                   | \$600                  | 4,709   |
| Glades             | 1                    | \$0                    | 952   |
| Desoto             | 0                    | \$0                    | 4,310   |
| <b>Grand Total</b> | <b>42,716</b>        | <b>\$88,760,177</b>    | <b>2,245,853</b>                                  |

COVID-19 Injured Worker (IW) Claims

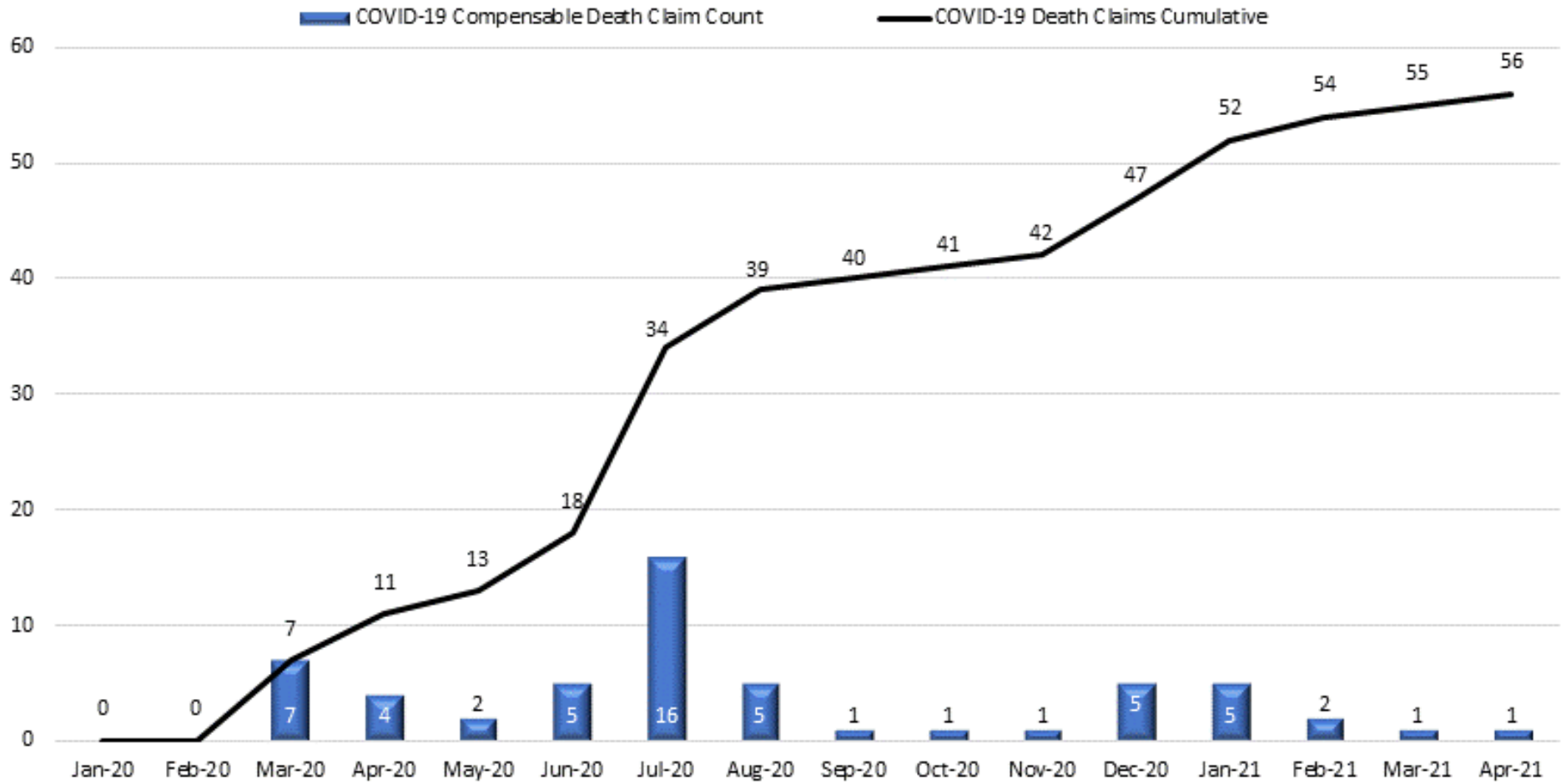
COVID-19 Claim Counts and Amount Paid | Consolidated by Industry of Employer

| 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                               | \$51,574                        | 103   | \$1,179                                    | 139                        | \$52,753            | \$380                           | \$1,433                                  | 0.3%                      | 0.1%                     |
| Education and Health Services             | 9,205                            | \$37,286,935                    | 8,325                                       | \$464,632                                  | 17,530                     | \$37,751,567        | \$2,154                         | \$4,051                                  | 41.0%                     | 42.5%                    |
| Financial Activities                      | 25                               | \$51,943                        | 830   | \$888                                      | 855                        | \$52,831            | \$62                            | \$2,078                                  | 2.0%                      | 0.1%                     |
| Information                               | 0                                | \$0                             | 15  | \$0  | 15                         | \$0                 | \$0                             | \$0                                      | 0.0%                      | 0.0%                     |
| Leisure and Hospitality                   | 3                                | \$50,000                        | 795   | \$32,759                                   | 798                        | \$82,759            | \$104                           | \$16,667                                 | 1.9%                      | 0.1%                     |
| Manufacturing                             | 12                               | \$53,425                        | 411   | \$339                                      | 423                        | \$53,764            | \$127                           | \$4,452                                  | 1.0%                      | 0.1%                     |
| Natural Resources and Mining              | 5                                | \$40,480                        | 43  | \$0  | 48                         | \$40,480            | \$843                           | \$8,096                                  | 0.1%                      | 0.0%                     |
| Professional and Business Services        | 1,409                            | \$4,354,477                     | 1,086                                       | \$8,969                                    | 2,495                      | \$4,363,446         | \$1,749                         | \$3,090                                  | 5.8%                      | 4.9%                     |
| Public Administration*                    | 14,220                           | \$45,876,543                    | 3,834                                       | \$189,866                                  | 18,054                     | \$46,066,409        | \$2,552                         | \$3,226                                  | 42.3%                     | 51.9%                    |
| Trade, Transportation, and Utilities      | 79                               | \$262,156                       | 2,201                                       | \$33,153                                   | 2,280                      | \$295,309           | \$130                           | \$3,318                                  | 5.3%                      | 0.3%                     |
| Unclassified/missing data                 | 0                                | \$0                             | 79  | \$859                                      | 79                         | \$859               | \$11                            | \$0                                      | 0.2%                      | 0.0%                     |
| <b>Grand Total</b>                        | <b>24,994</b>                    | <b>\$88,027,533</b>             | <b>17,722</b>                               | <b>\$732,644</b>                           | <b>42,716</b>              | <b>\$88,760,177</b> | <b>\$2,078</b>                  | <b>\$3,522</b>                           |                           |                          |

\*Public Administration figures includes most first responders.

Compensable Death Claims

COVID-19 Compensable Death Claims by Month of Accident





COVID-19 Claim Counts by Gender of IW | Tiered Ages of IW

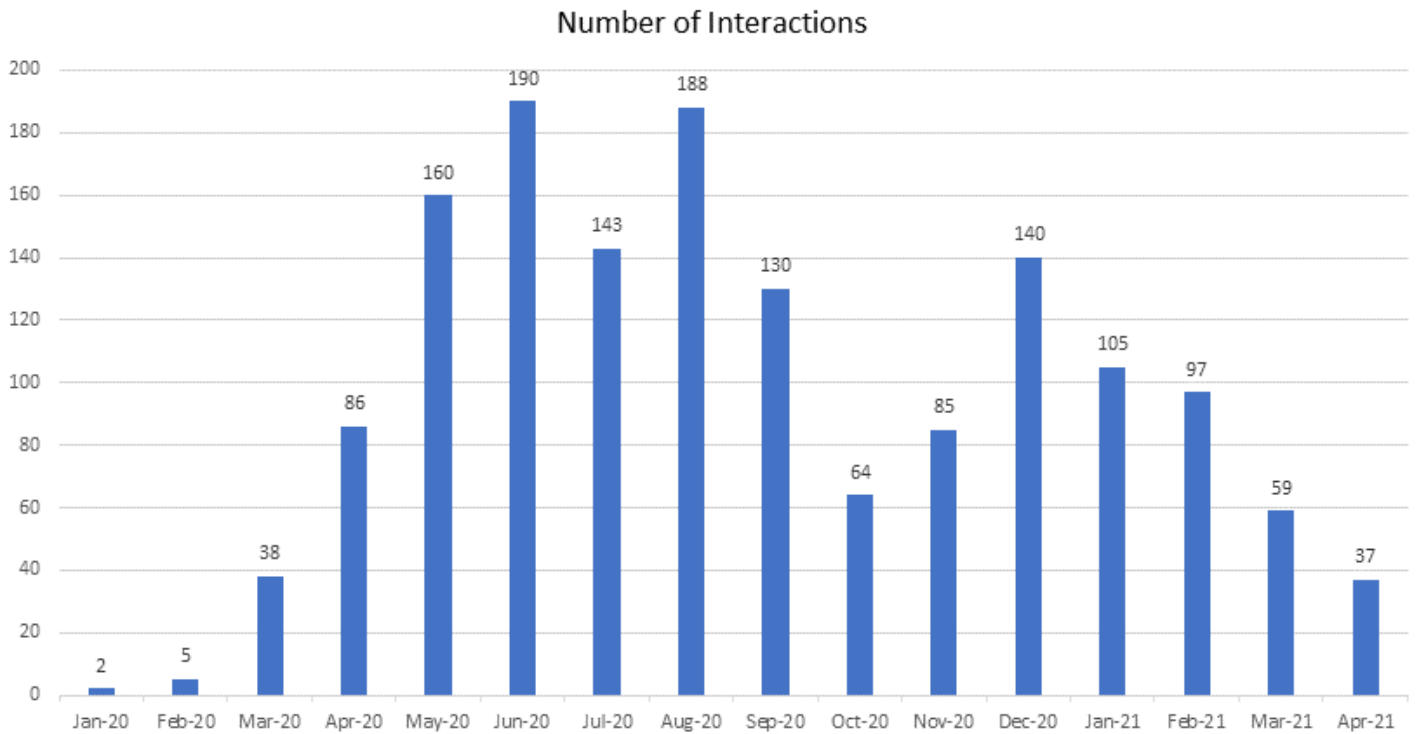
This table includes information for compensable and denied claims.

| Gender & Age Range   | Claim Count   |
|----------------------|---------------|
| <b>Female</b>        | <b>21,926</b> |
| 15 to 19             | 299           |
| 20 to 29             | 4,534         |
| 30 to 39             | 5,446         |
| 40 to 49             | 4,921         |
| 50 to 59             | 4,488         |
| 60 to 69             | 1,937         |
| 70 plus              | 270           |
| no date of birth     | 31            |
| <b>Male</b>          | <b>20,316</b> |
| 15 to 19             | 228           |
| 20 to 29             | 4,539         |
| 30 to 39             | 5,982         |
| 40 to 49             | 4,758         |
| 50 to 59             | 3,586         |
| 60 to 69             | 1,054         |
| 70 plus              | 145           |
| no date of birth     | 24            |
| <b>Not Indicated</b> | <b>474</b>    |
| 15 to 19             | 8             |
| 20 to 29             | 76            |
| 30 to 39             | 117           |
| 40 to 49             | 109           |
| 50 to 59             | 105           |
| 60 to 69             | 46            |
| 70 plus              | 12            |
| no date of birth     | 1             |
| <b>Grand Total</b>   | <b>42,716</b> |

**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 1,529 COVID-19 and telemedicine related interactions with Florida’s workers’ compensation system participants.



**COVID-19 Petition for Benefits (PFB)**

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

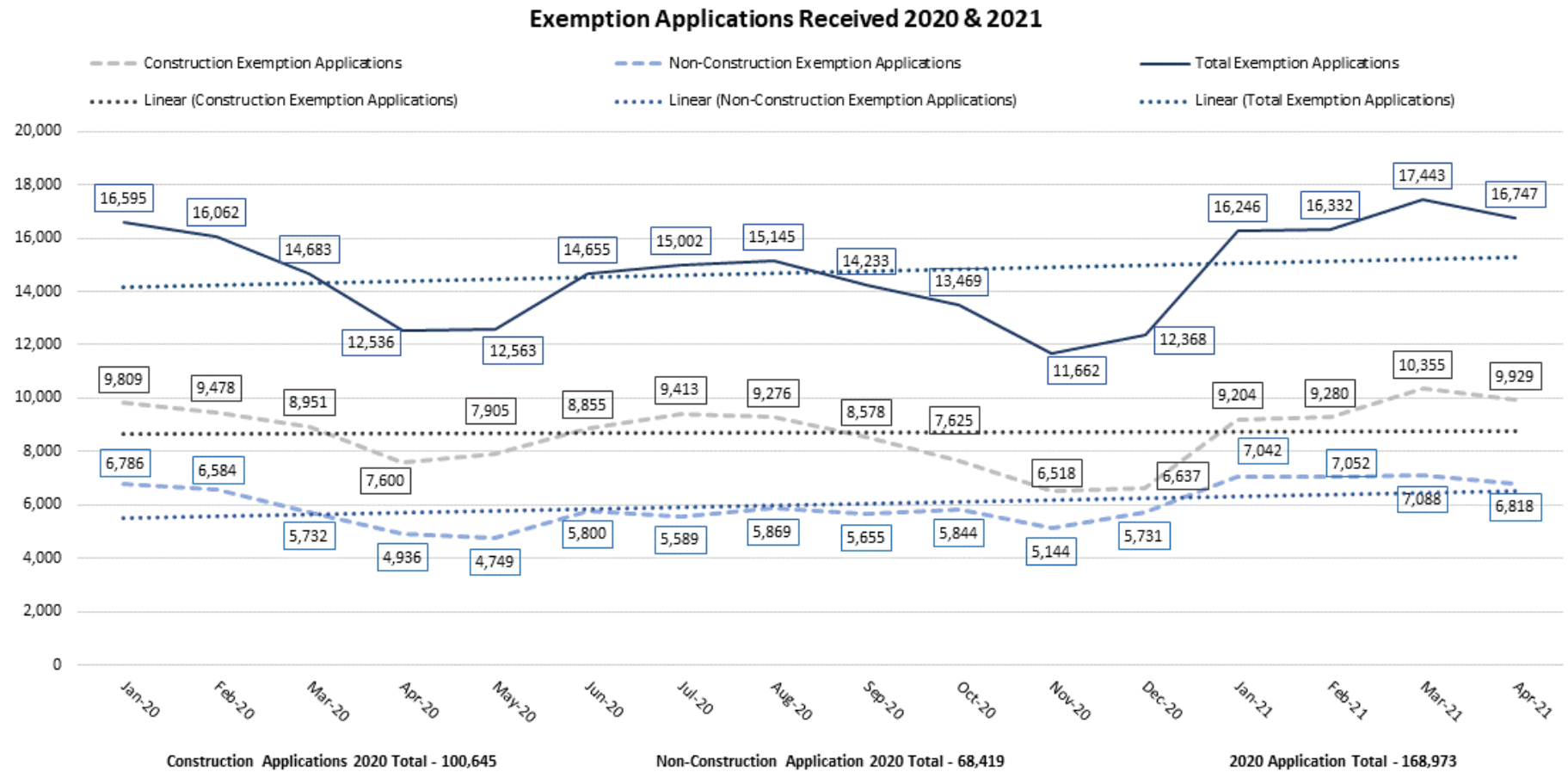
DWC has identified that PFBs have been filed on 171 claims:

- Compensable claims – 101 | Denied claims – 70

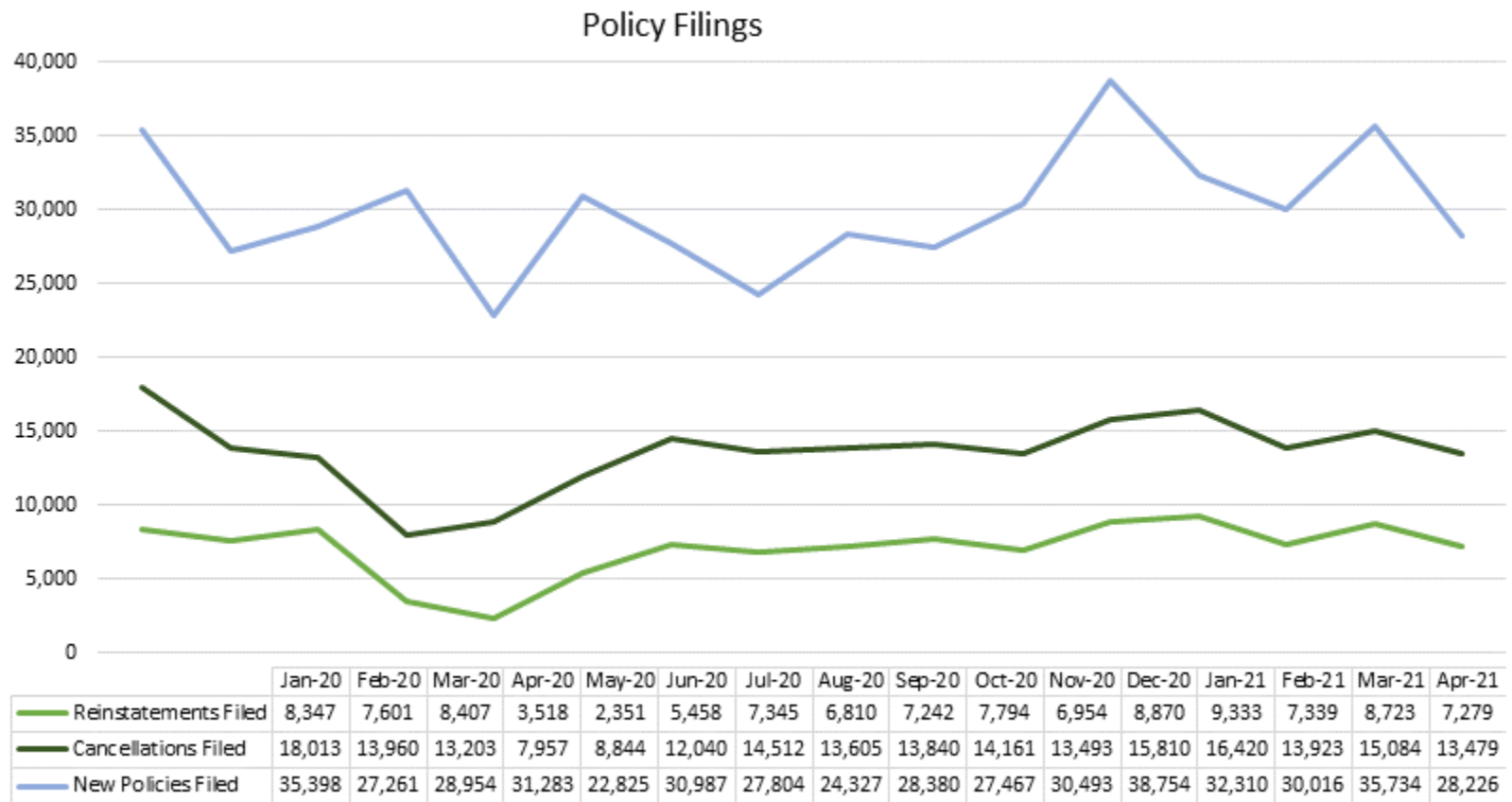
The percentage of PFB filed for all COVID-19 claims is 0.40%.

### 3. Coverage Information

#### Exemption Applications Received

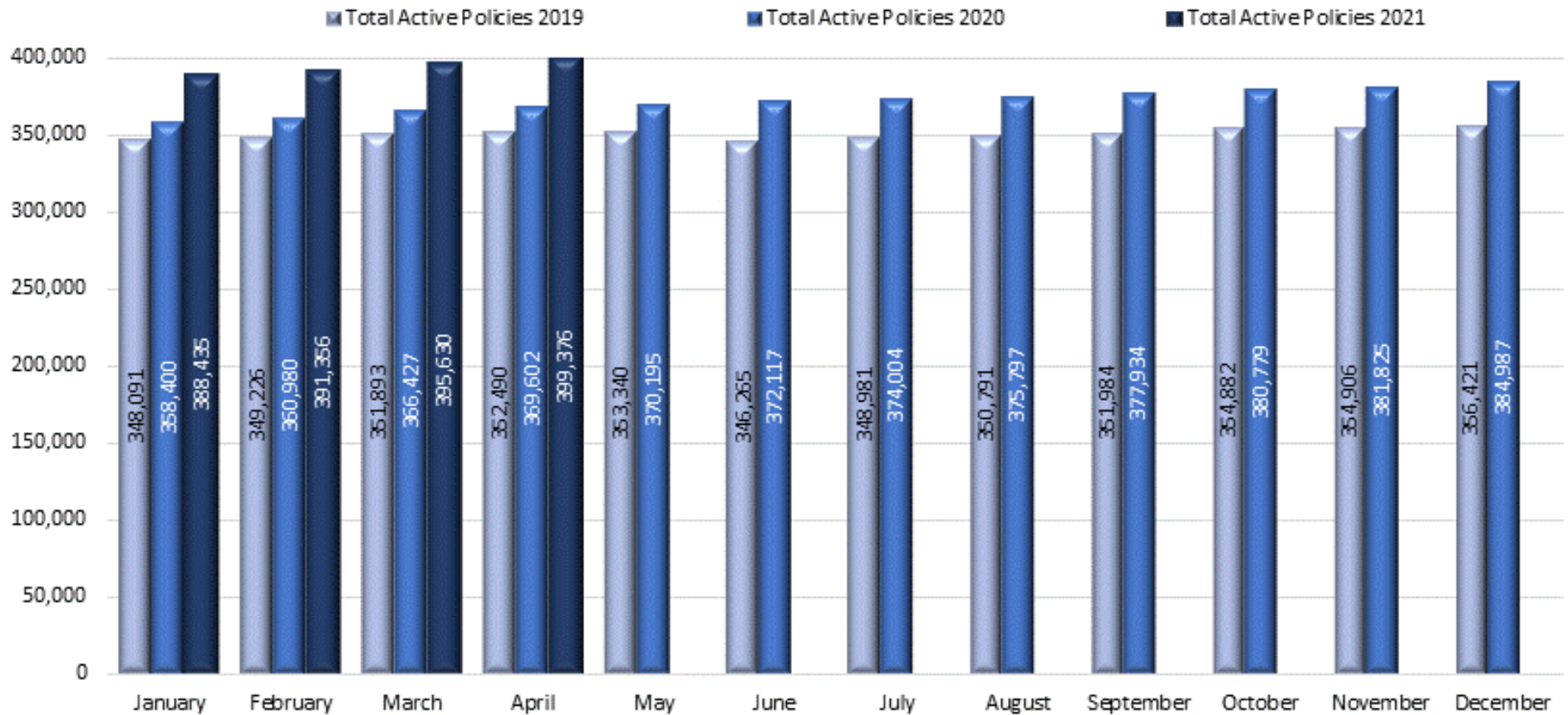


Proof of Coverage | Policy Filings, Reinstatements (Renewals), & Cancellations



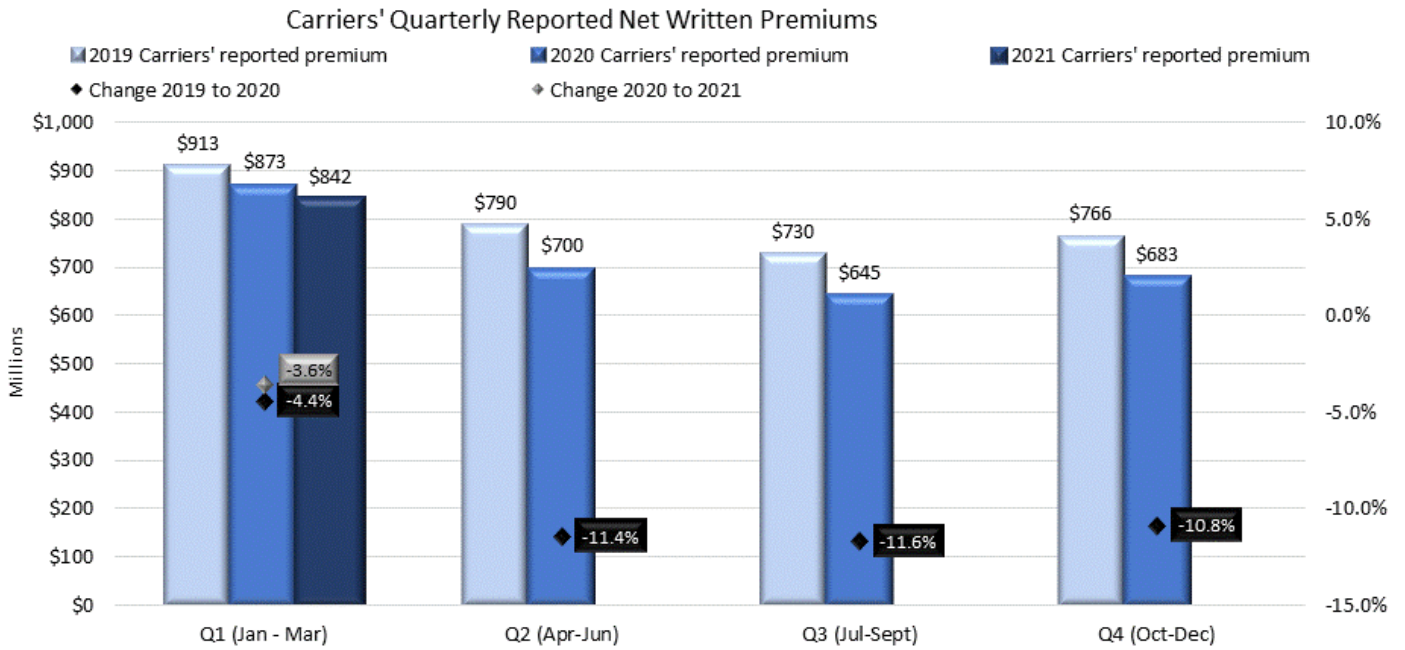
Proof of Coverage | Active Policies

Active Policies



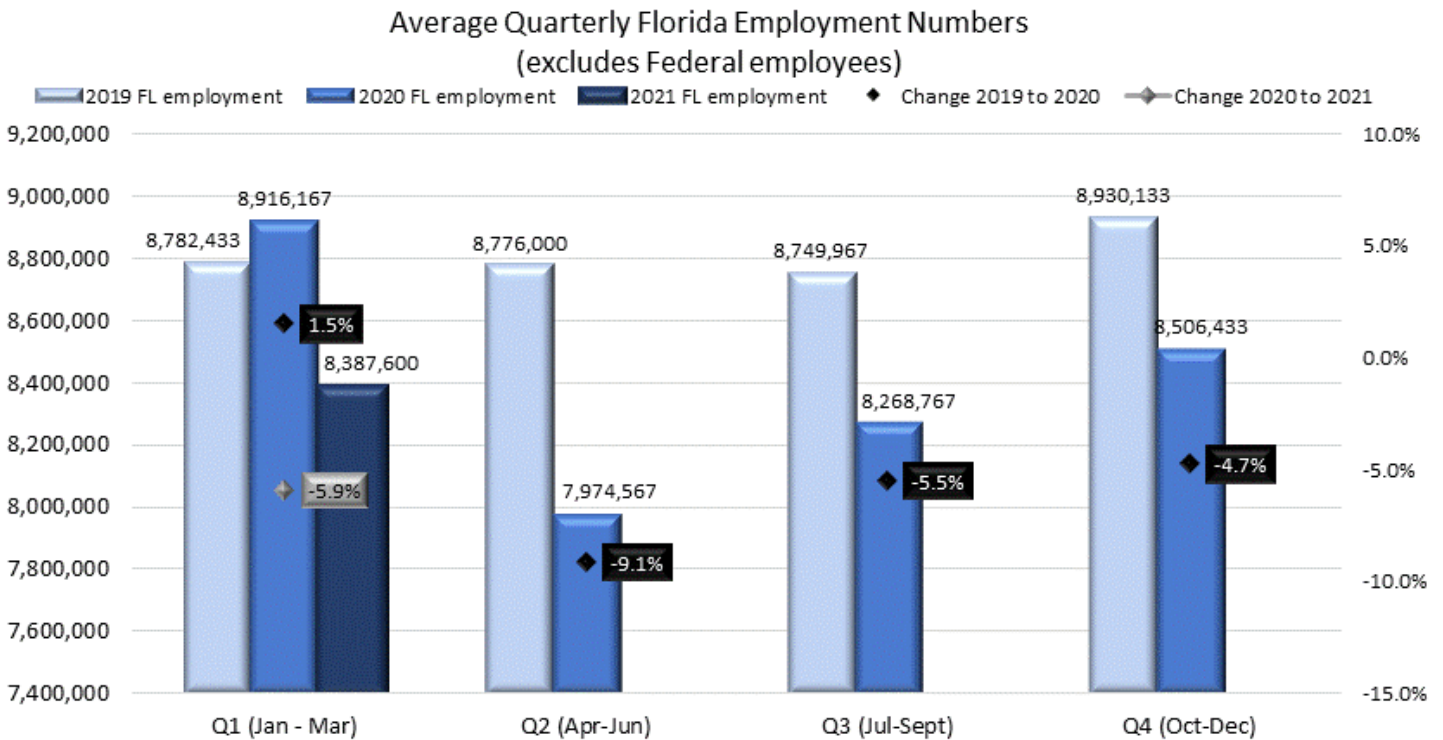
**Carriers' Premiums & Quarterly Comparisons**

The overall workers' compensation rate decrease effective January 1, 2021 was -6.6%.



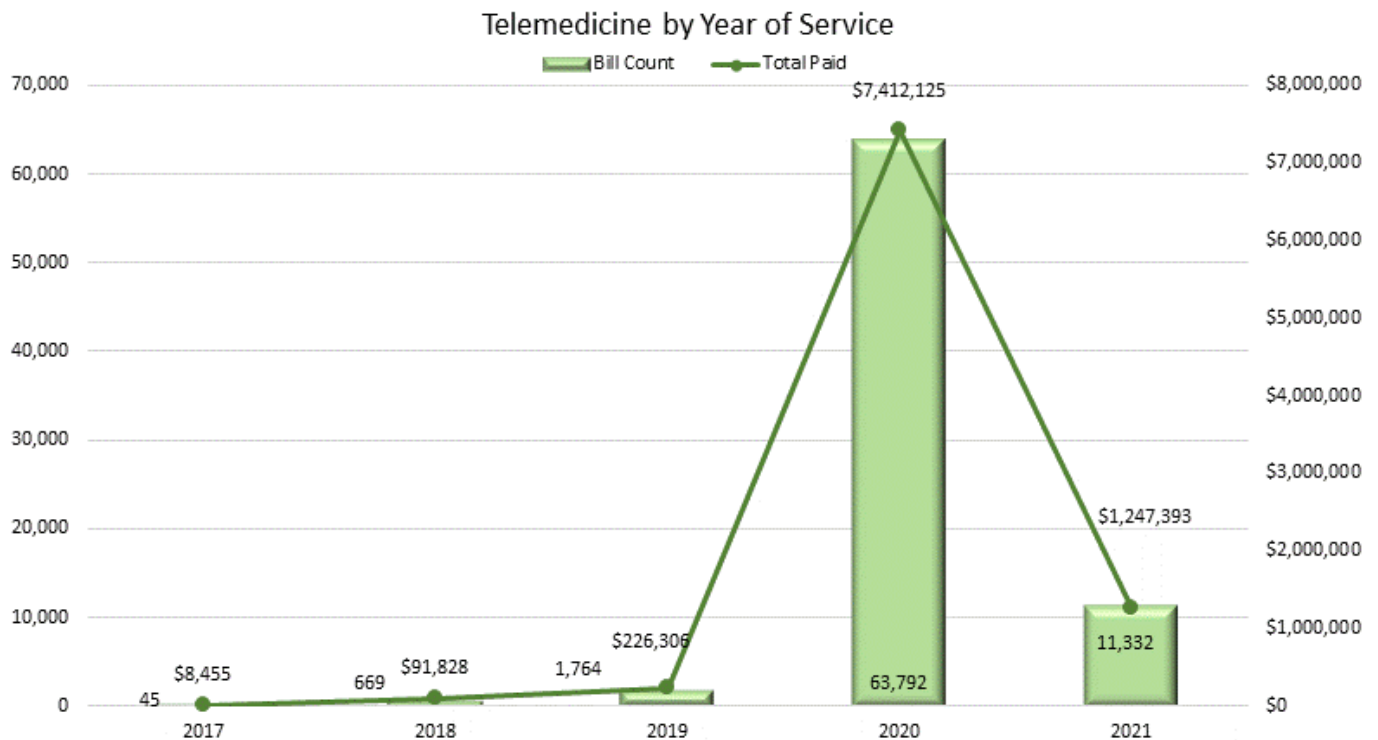
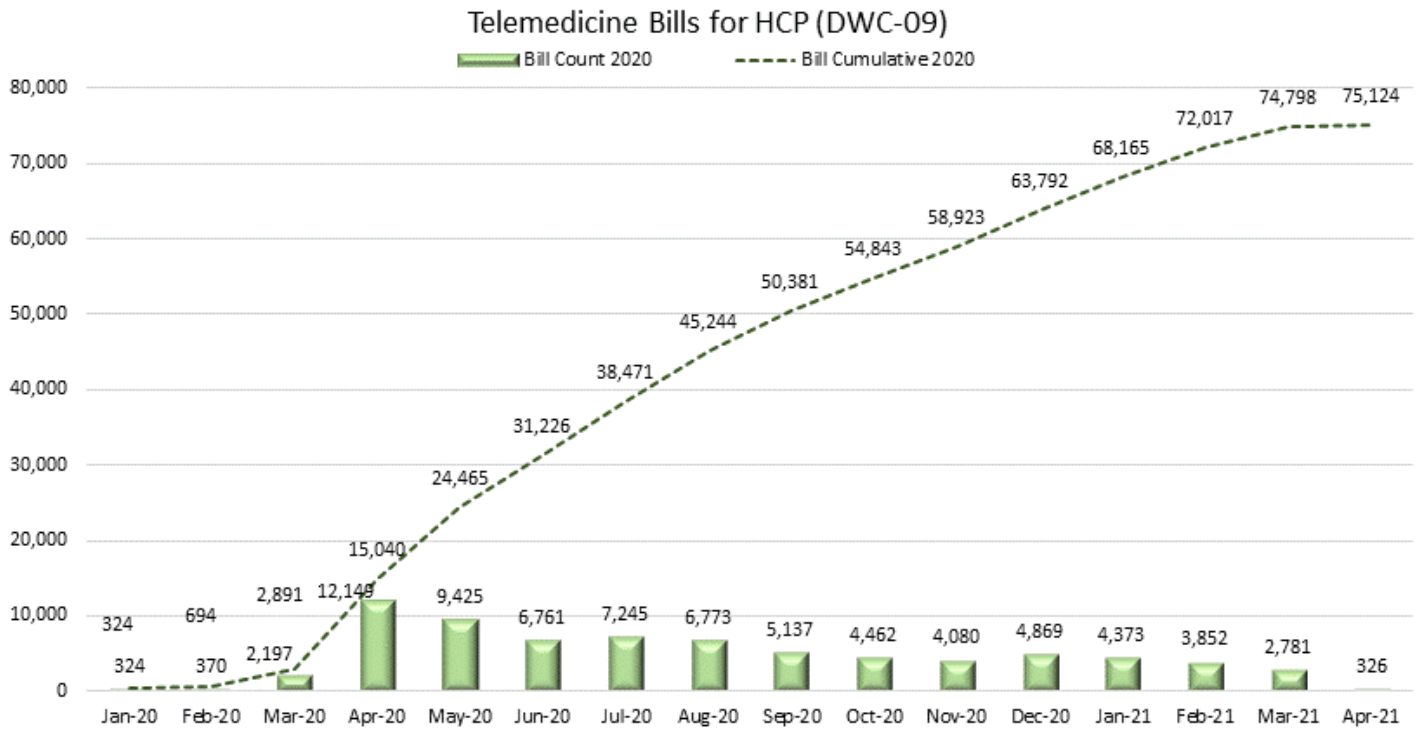
**Florida Employment**

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                                  | 36,465        | \$3,818,856        |
| Physical Therapist                              | 14,913        | \$1,718,586        |
| Osteopathic Physician                           | 6,147         | \$588,966          |
| Out of State Health Care Provider               | 4,515         | \$682,738          |
| Psychologist                                    | 2,456         | \$503,191          |
| Advanced Practice Registered Nurse              | 2,212         | \$207,215          |
| Licensed Mental Health Counselor                | 2,078         | \$392,772          |
| Occupational Therapist                          | 1,859         | \$207,777          |
| Medical Doctor Out-of-State Telehealth Provider | 1,501         | \$168,992          |
| Physician Assistant                             | 1,410         | \$111,116          |
| Podiatric Physician                             | 687           | \$93,519           |
| Licensed Clinical Social Worker                 | 435           | \$95,100           |
| Physical Therapist Out-of-State Telehealth      | 246           | \$33,165           |
| Others Less Than 100 Bills Each                 | 200           | \$37,525           |
| <b>Grand Total</b>                              | <b>75,124</b> | <b>\$8,659,518</b> |