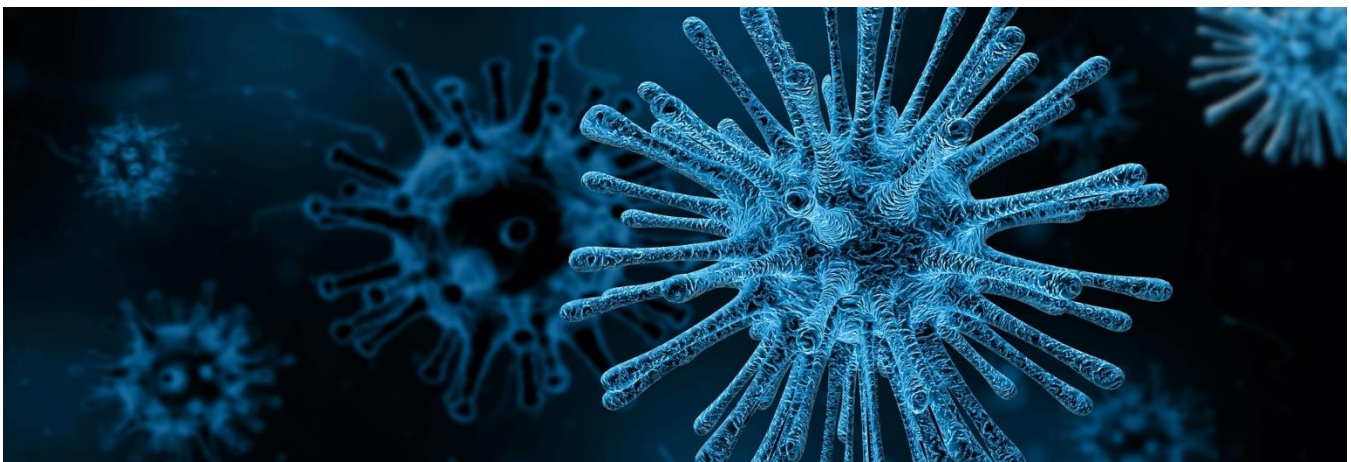




## Florida Division of Workers' Compensation 2021 COVID-19 Report

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.

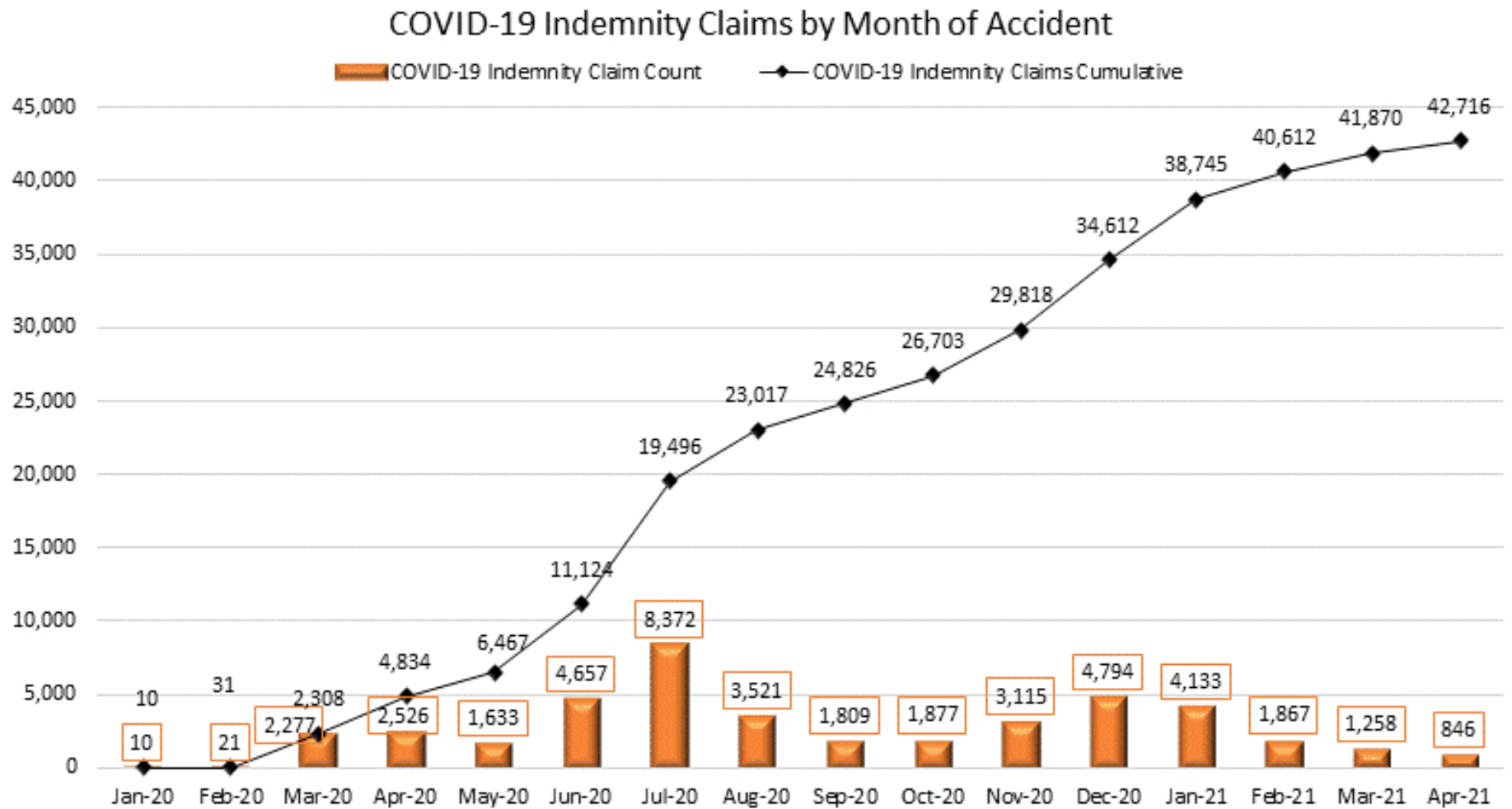
- The grouping for counts by industries are based on NAICS Code of Business. The associated total paid benefits by industry includes indemnity & medical benefits
  
- 440.02(1), F.S., states that “Accident” means only an unexpected or unusual event or result that happens suddenly. Disability or death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

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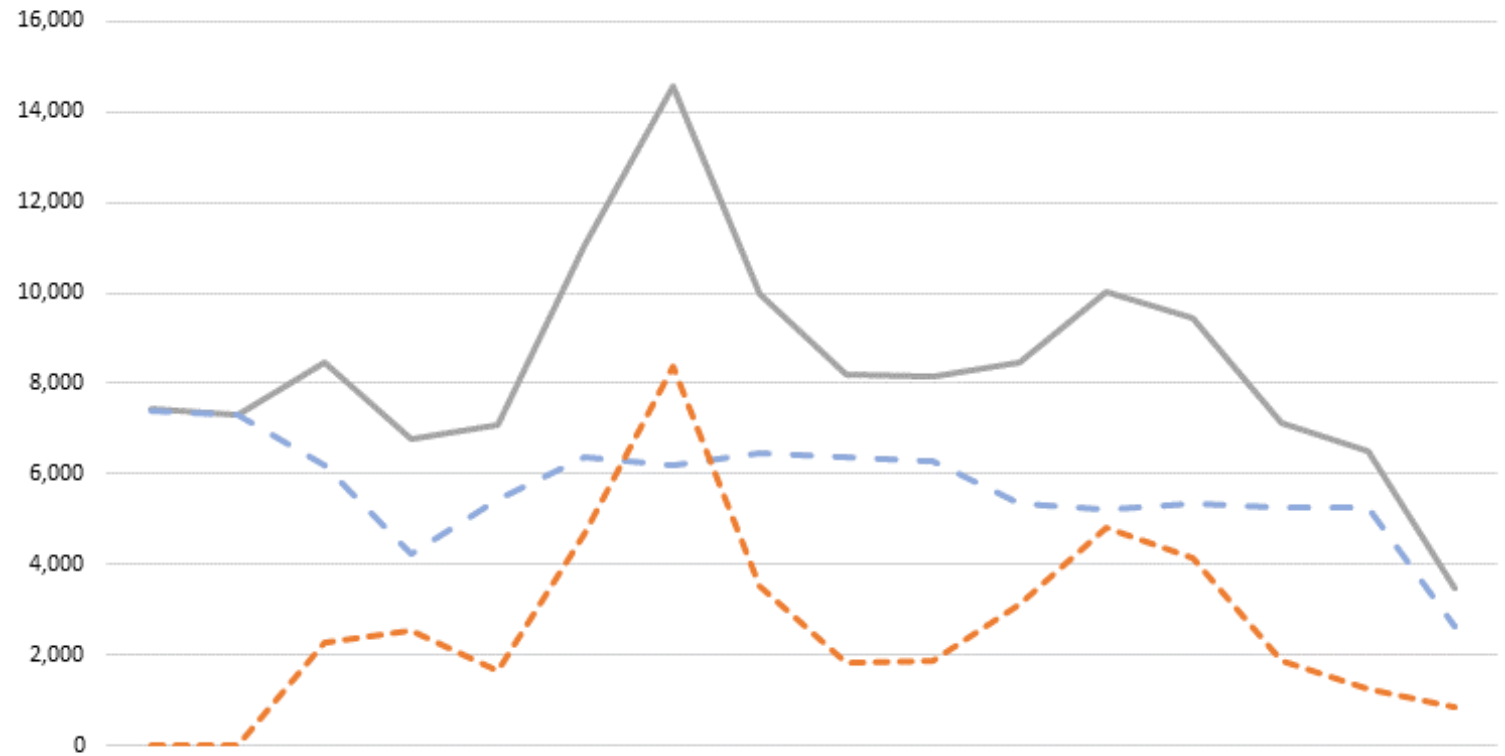
1. Claim Frequency

Number of COVID-19 Claims by DOA



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

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 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	3,752	\$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 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	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
Grand Total	42,716	\$88,760,177

*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
Grand Total	70	17,652	17,722

*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

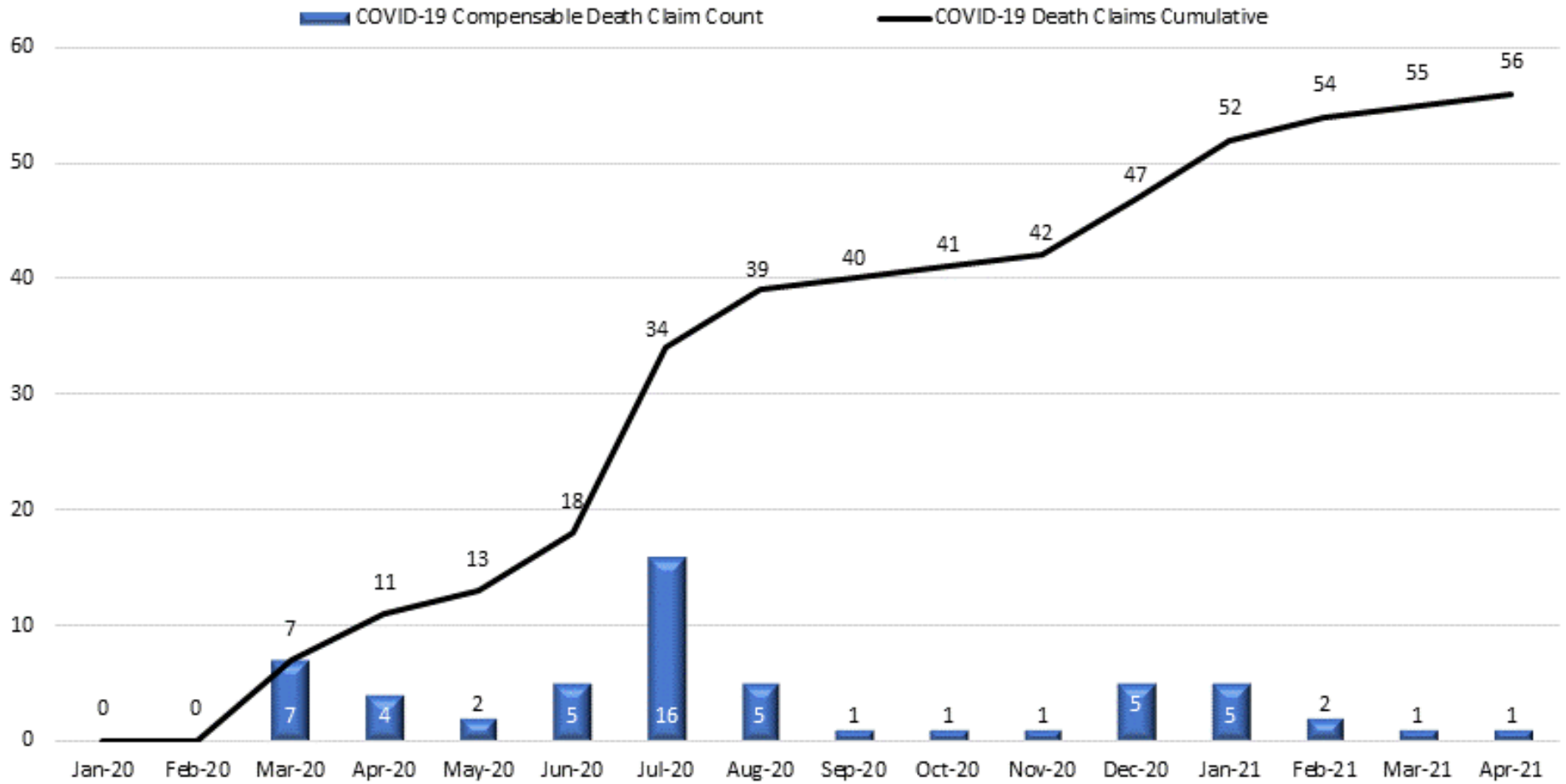
COVID-19 Claim Counts and Amount Paid | Consolidated by Industry of Employer

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

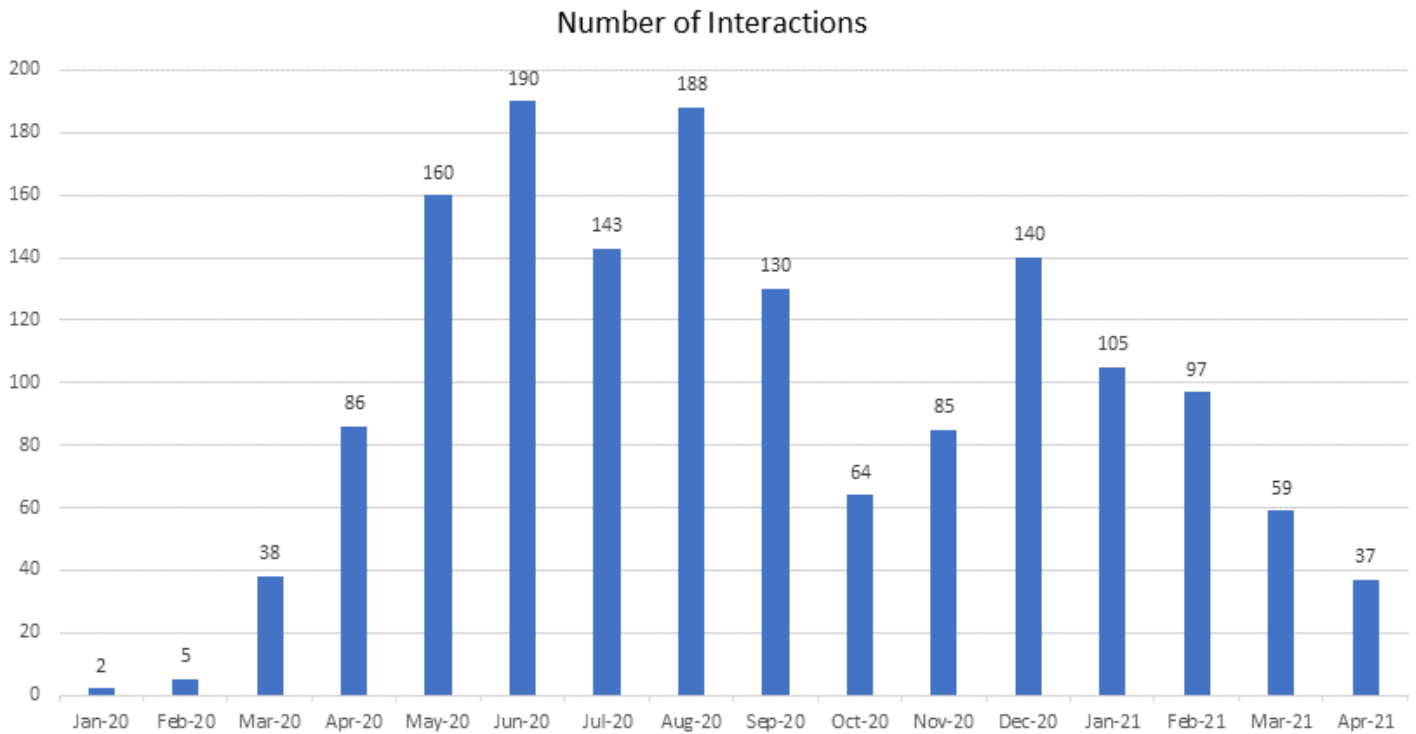
This table includes information for compensable and denied claims.

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:

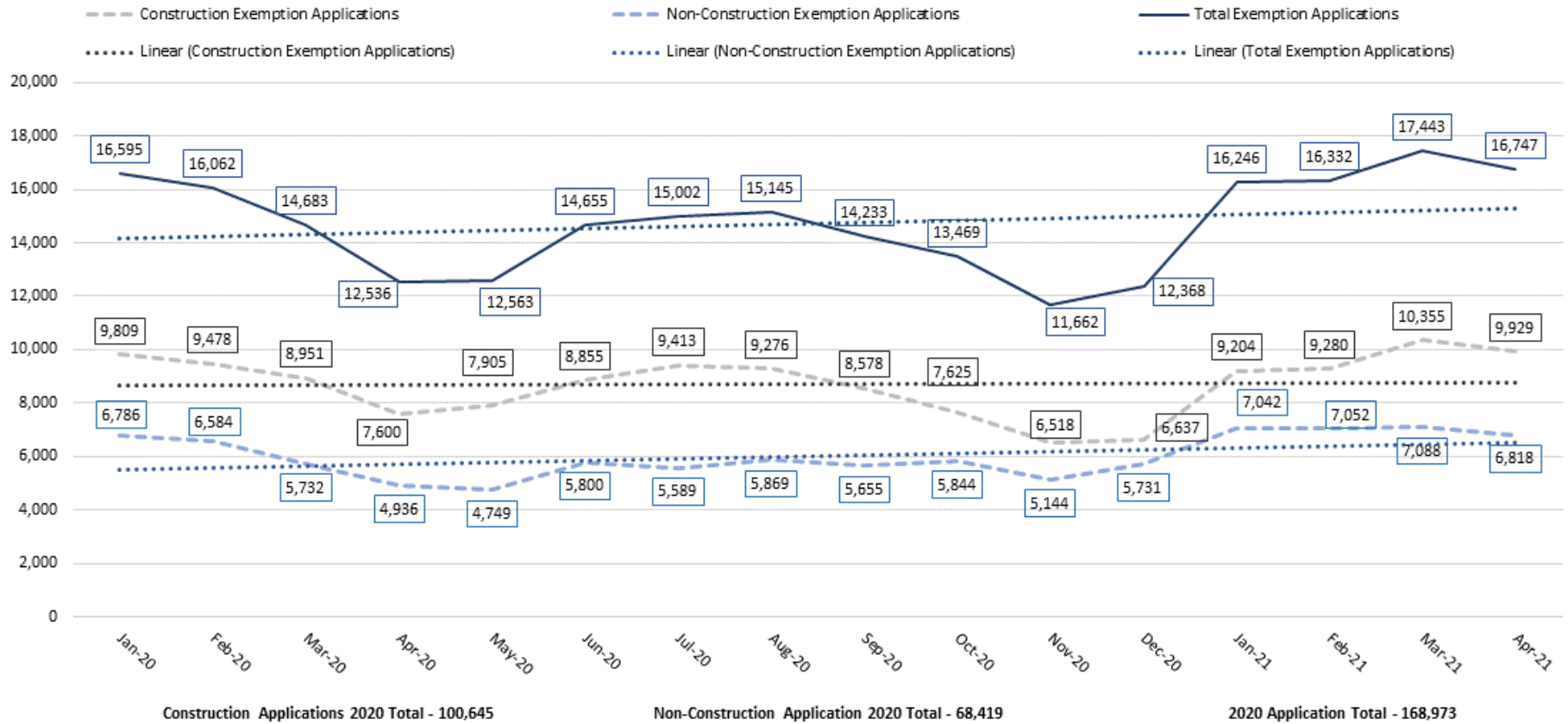
- Compensable claims – 101 | Denied claims – 70

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

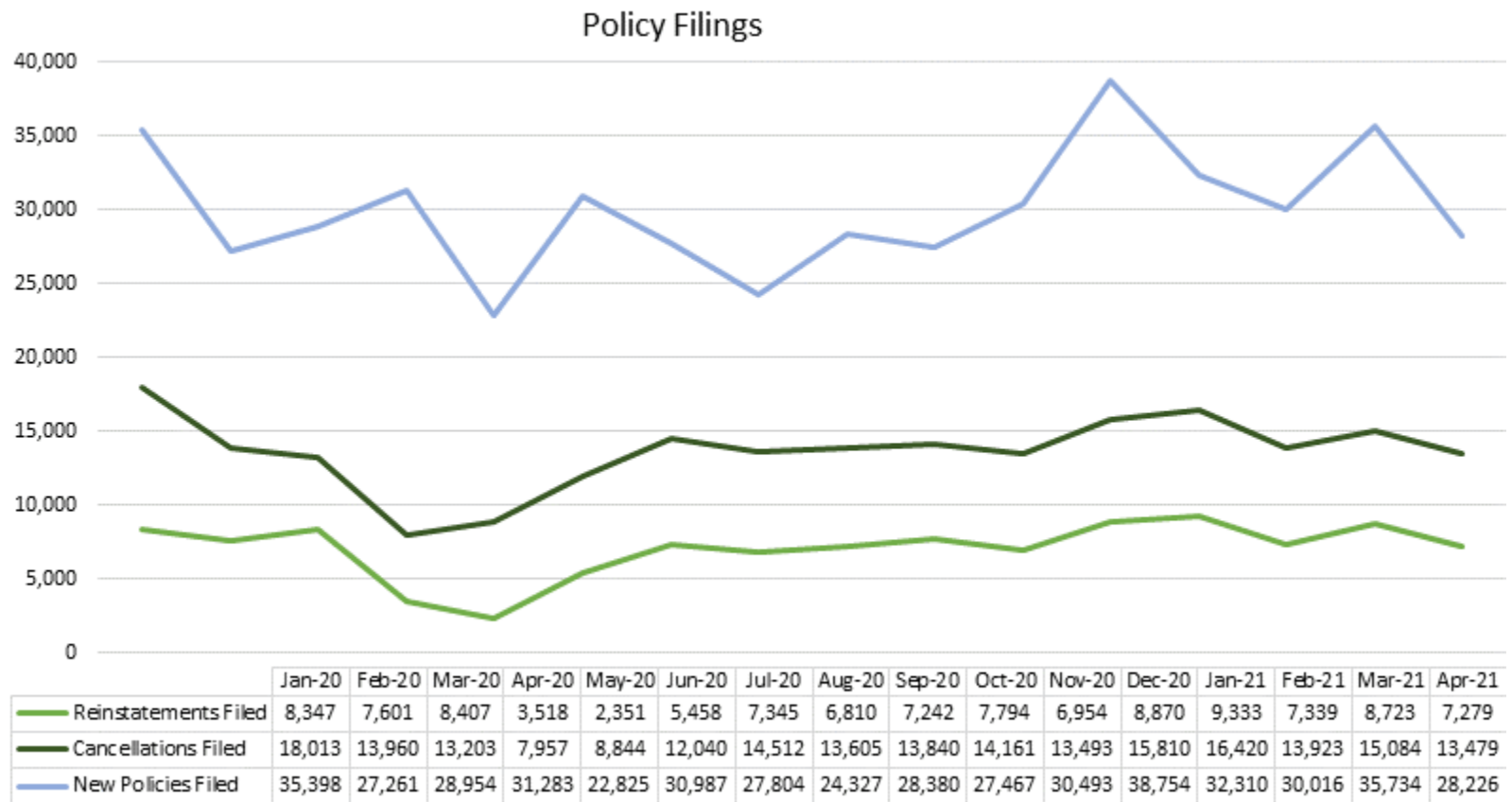
### 3. Coverage Information

#### Exemption Applications Received

Exemption Applications Received 2020 & 2021

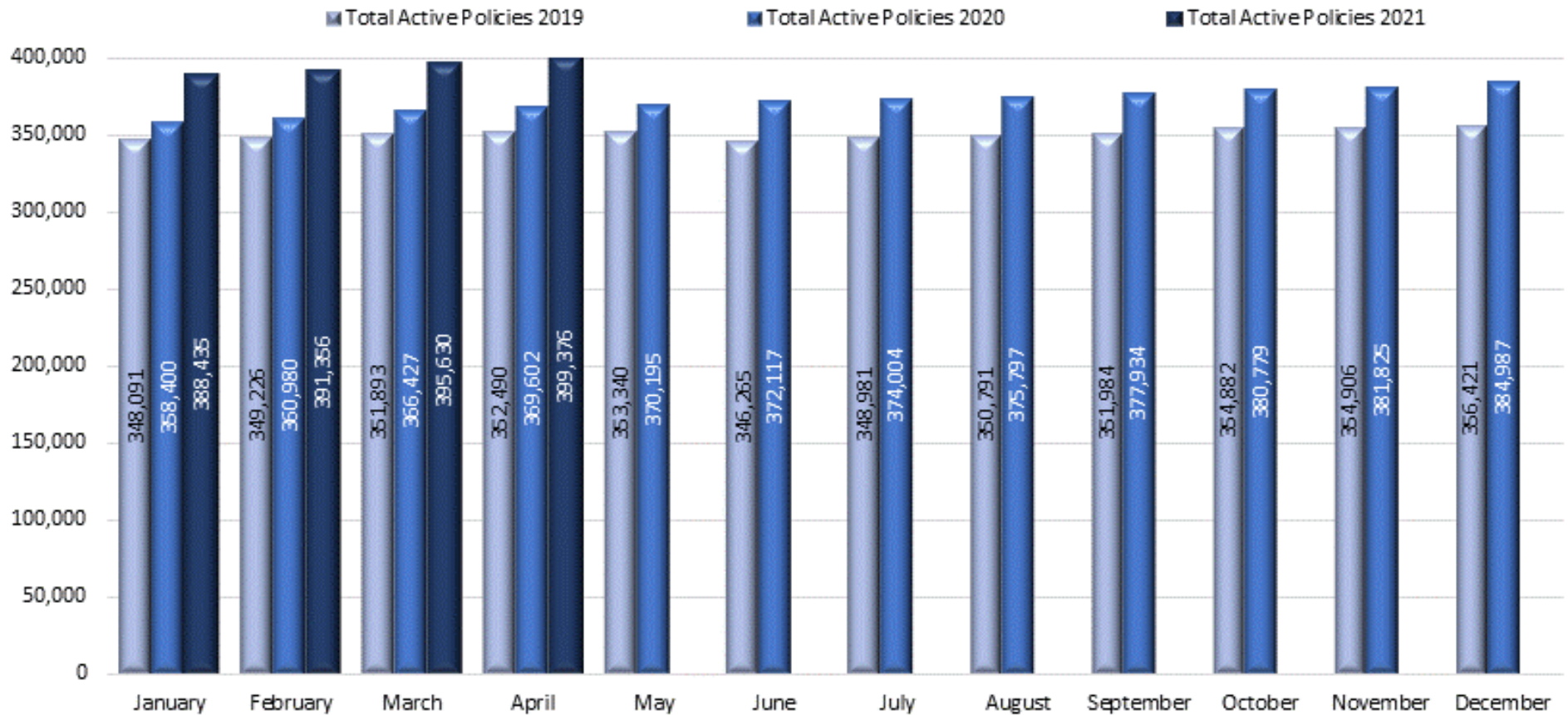


Proof of Coverage | Policy Filings, Reinstatements (Renewals), & Cancellations



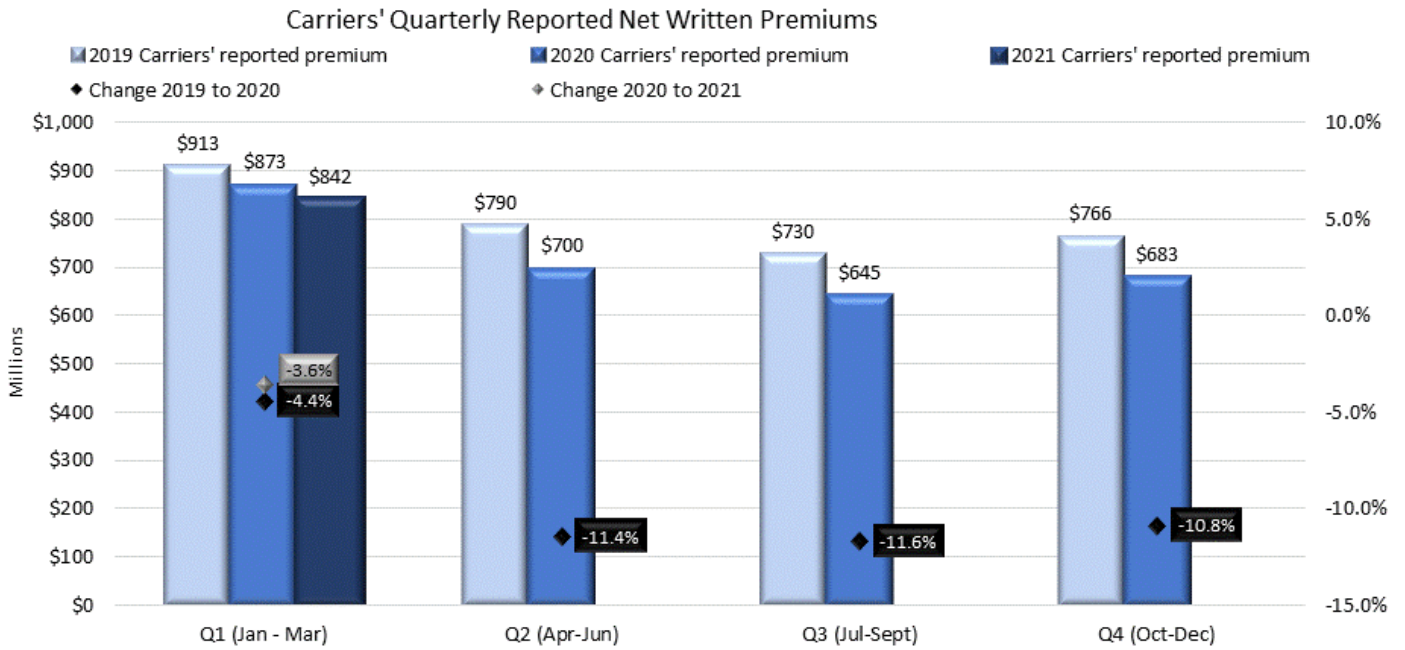
Proof of Coverage | Active Policies

Active Policies



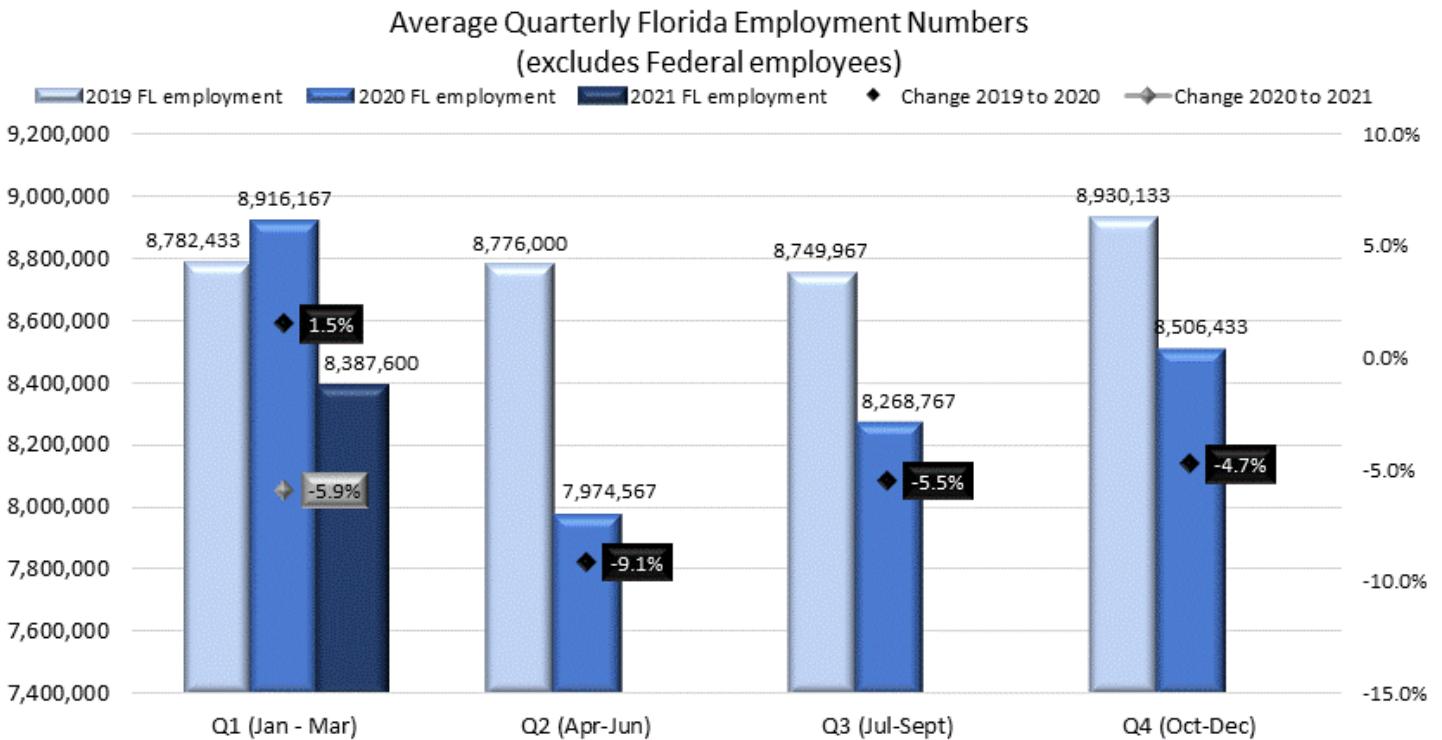
**Carriers' Premiums & Quarterly Comparisons**

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



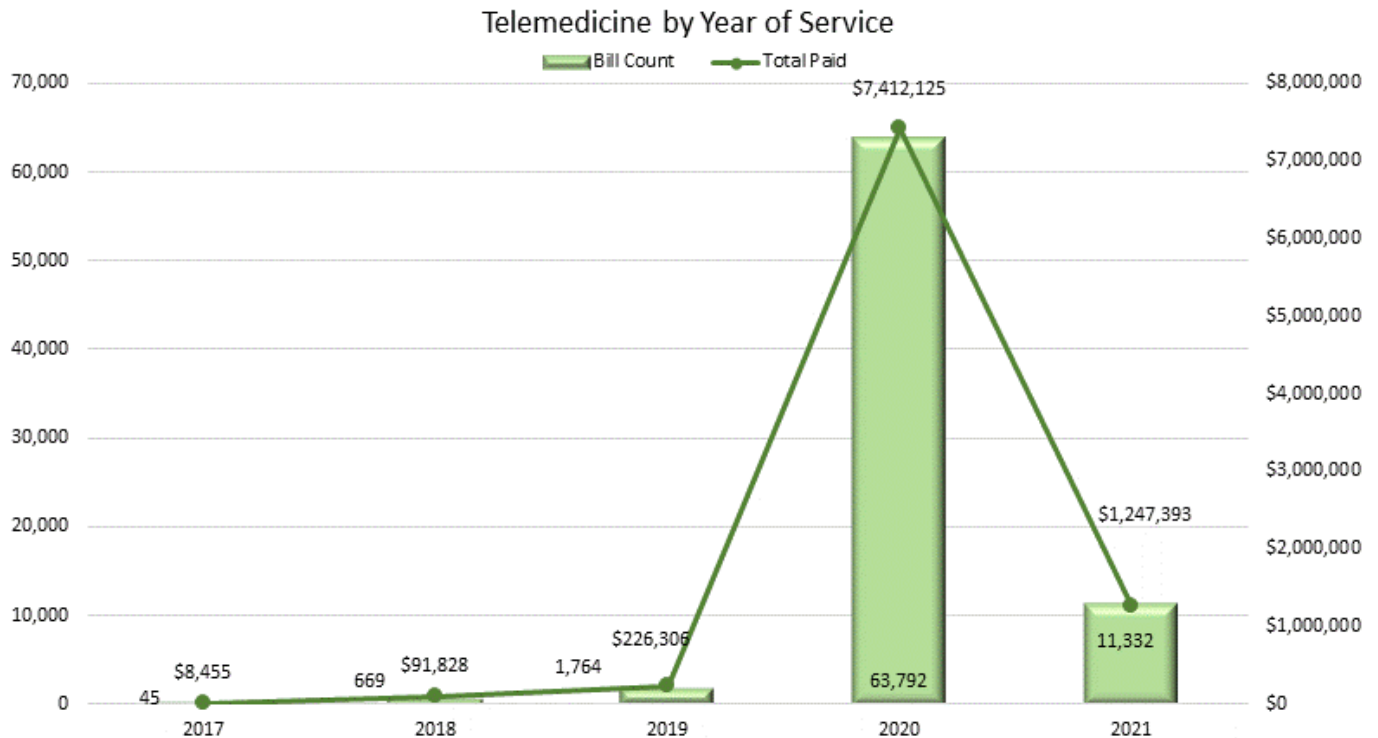
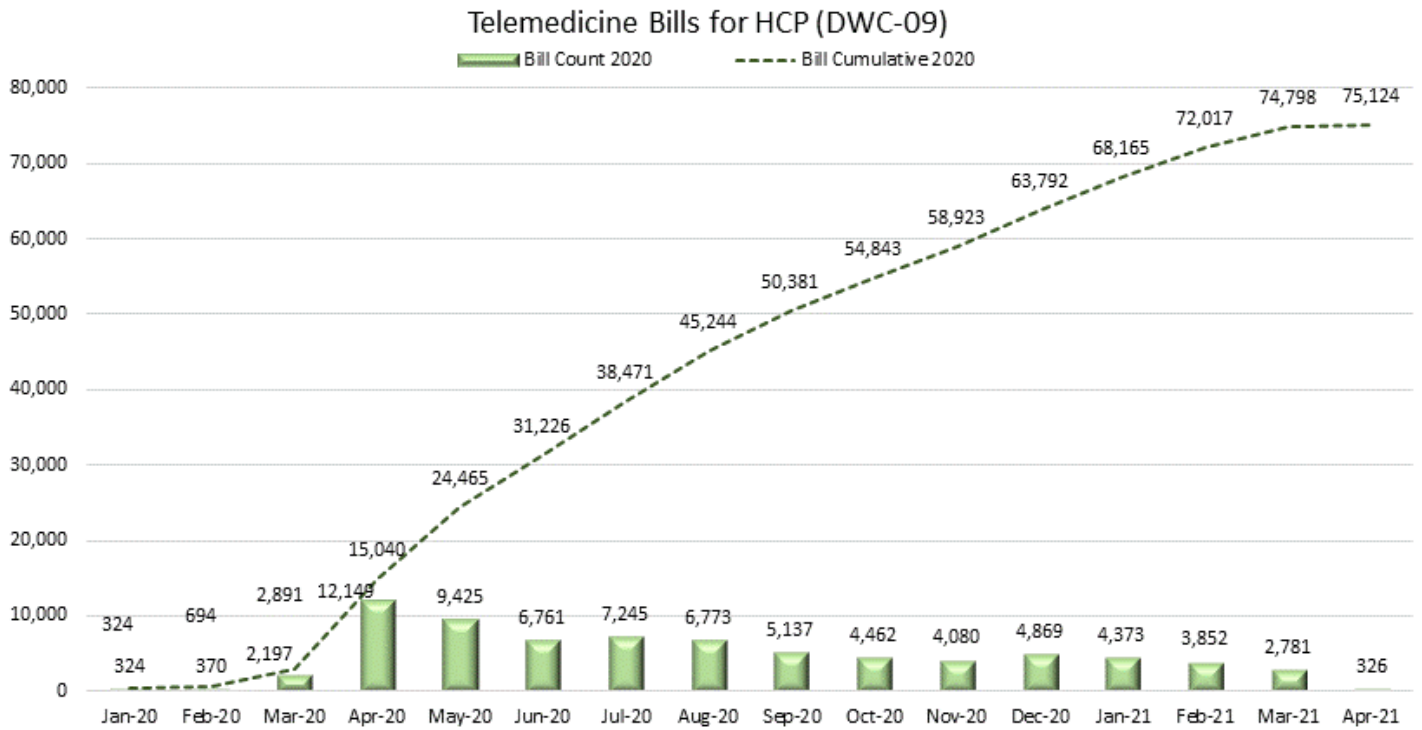
**Florida Employment**

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>