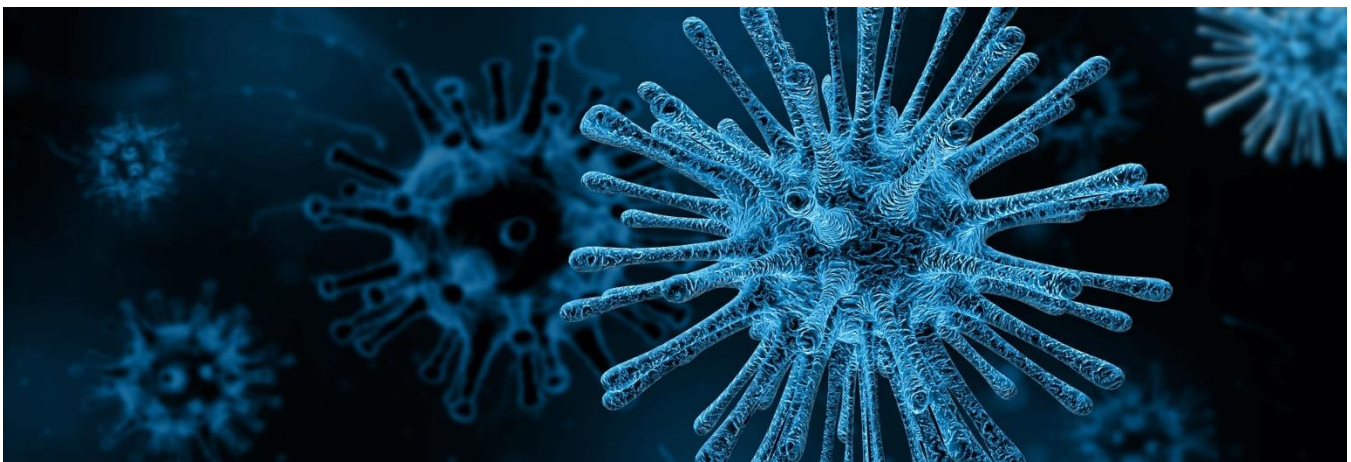




Florida Division of Workers' Compensation 2022 COVID-19 Report

Data Summary as of March 31, 2022



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 April 2022 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.

The DWC plans to stop publishing these reports after the June 2022 report. Information and data on the effects of the COVID-19 will be published in future annual reports.

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 | <https://floridahealthcovid19.gov/>
- 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 3/31/2022 and will change over time.
- Date range data are based on 1/1/2020 to 3/31/2022 for COVID-19 and when making comparison to past performance. The data is valued as of 4/4/2022.
- 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.

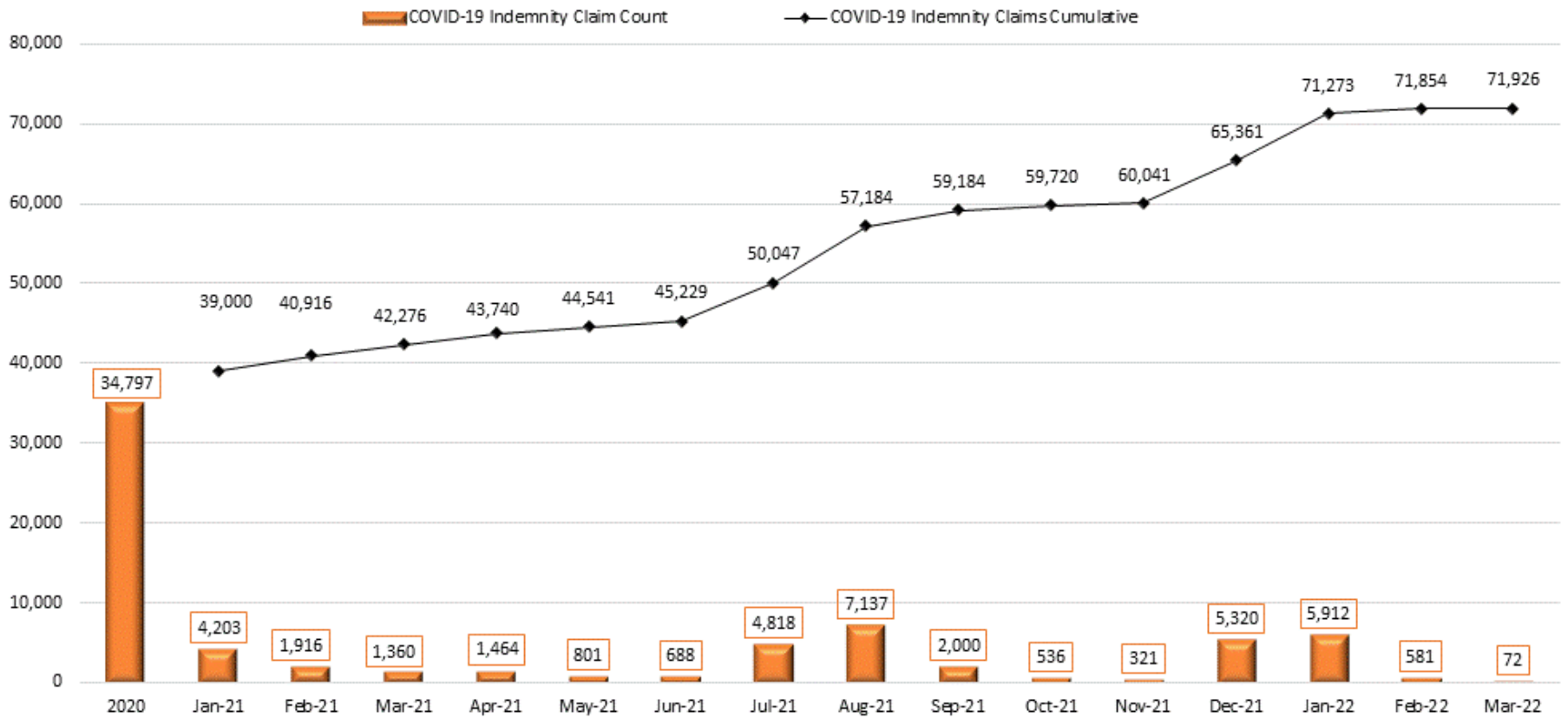
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1. Claim Frequency

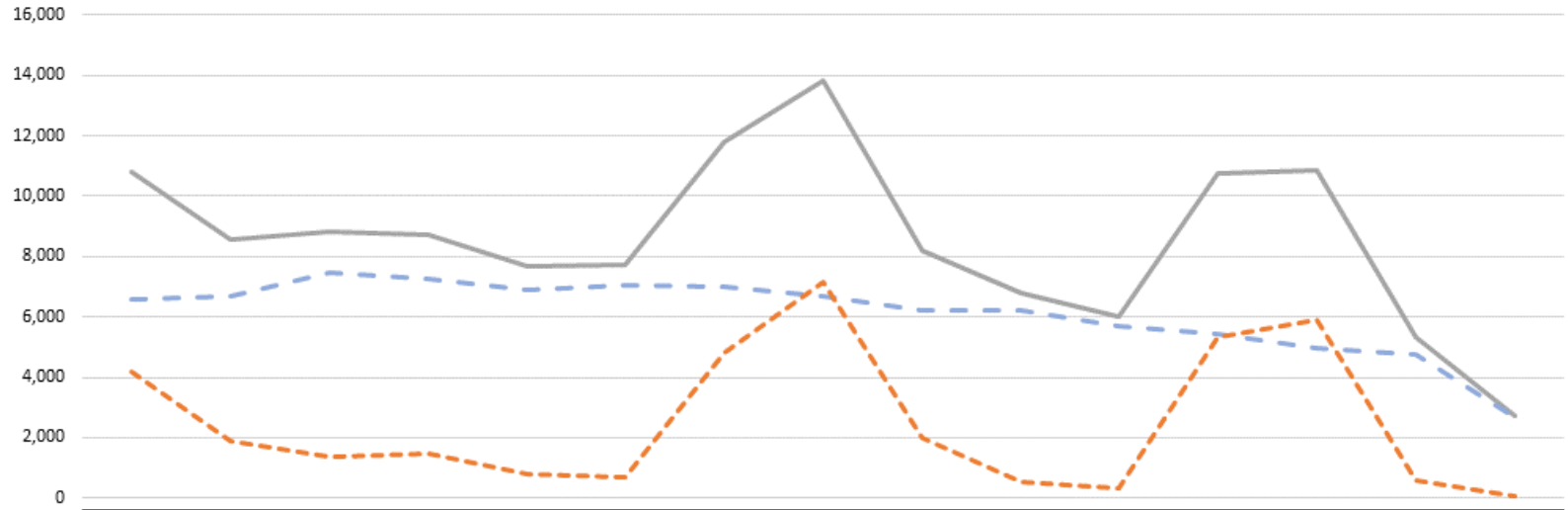
Number of COVID-19 Claims by DOA

COVID-19 Indemnity Claims by Month of Accident



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

Indemnity Claims Comparison with 2020 Total Claim counts



	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21	Jan-22	Feb-22	Mar-22
Indemnity Claims	10,803	8,589	8,834	8,733	7,692	7,736	11,811	13,825	8,216	6,781	6,010	10,746	10,867	5,326	2,740
Indemnity Claims (Less COVID-19 Claims)	6,600	6,673	7,474	7,269	6,891	7,048	6,993	6,688	6,216	6,245	5,689	5,426	4,955	4,745	2,668
COVID-19 Indemnity Claims	4,203	1,916	1,360	1,464	801	688	4,818	7,137	2,000	536	321	5,320	5,912	581	72

2020 Indemnity Claims 112,518

2020 Indemnity Claims (Less COVID-19 Claims) 77,308

2020 COVID-19 Indemnity Claims 34,785

2. Claim Costs & Claim Characteristics

Claim Status with 2020 Totals

DOA Month	Open COVID-19 Indemnity Claims		Closed COVID-19 Indemnity Claims	
	Claim Count	Benefits Paid	Claim Count	Benefits Paid
2020	5,614	\$57,821,635	29183	\$55,826,796
Jan-21	898	\$5,618,657	3,305	\$4,256,790
Feb-21	414	\$4,575,824	1,502	\$2,774,148
Mar-21	307	\$2,861,958	1,053	\$1,376,938
Apr-21	320	\$3,731,029	1,144	\$1,766,550
May-21	199	\$1,930,185	602	\$864,798
Jun-21	161	\$1,068,441	527	\$1,384,590
Jul-21	373	\$16,814,742	4,445	\$6,502,267
Aug-21	500	\$5,780,806	6,637	\$6,131,966
Sep-21	121	\$1,204,129	1,879	\$1,053,977
Oct-21	41	\$276,344	495	\$172,197
Nov-21	35	\$71,995	286	\$185,871
Dec-21	478	\$683,061	4,842	\$2,333,883
Jan-22	498	\$594,996	5,414	\$1,037,832
Feb-22	52	\$51,618	529	\$79,148
Mar-22	8	\$8,098	64	\$6,891
Grand Total	10,019	\$103,093,518	61,907	\$85,754,642

Closed, Compensable Claims with 2020 Totals

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
2020	14,713	\$55,091,152	\$3,744	44,686	\$1,071,145,603	\$23,970	59,399	\$1,126,236,755	\$18,961
Jan-21	1,569	\$4,228,309	\$2,695	3,305	\$62,265,719	\$18,840	4,874	\$66,494,028	\$13,643
Feb-21	667	\$2,762,349	\$4,141	3,190	\$58,255,226	\$18,262	3,857	\$61,017,575	\$15,820
Mar-21	473	\$1,370,249	\$2,897	3,408	\$58,641,396	\$17,207	3,881	\$60,011,645	\$15,463
Apr-21	557	\$1,759,663	\$3,159	3,017	\$47,330,957	\$15,688	3,574	\$49,090,620	\$13,735
May-21	305	\$860,435	\$2,821	2,684	\$38,296,971	\$14,269	2,989	\$39,157,406	\$13,101
Jun-21	256	\$1,376,955	\$5,379	2,557	\$34,471,369	\$13,481	2,813	\$35,848,324	\$12,744
Jul-21	1,745	\$6,323,456	\$3,624	2,464	\$32,308,017	\$13,112	4,209	\$38,631,473	\$9,178
Aug-21	2,320	\$6,090,301	\$2,625	2,140	\$22,745,139	\$10,629	4,460	\$28,835,440	\$6,465
Sep-21	576	\$1,043,839	\$1,812	1,740	\$16,820,514	\$9,667	2,316	\$17,864,353	\$7,713
Oct-21	109	\$171,319	\$1,572	1,234	\$9,872,446	\$8,000	1,343	\$10,043,765	\$7,479
Nov-21	70	\$180,865	\$2,584	848	\$5,508,319	\$6,496	918	\$5,689,184	\$6,197
Dec-21	1,594	\$2,317,159	\$1,454	644	\$2,741,078	\$4,256	2,238	\$5,058,237	\$2,260
Jan-22	1,228	\$1,026,401	\$836	333	\$1,161,125	\$3,487	1,561	\$2,187,526	\$1,401
Feb-22	120	\$76,759	\$640	189	\$407,606	\$2,157	309	\$484,365	\$1,568
Mar-22	8	\$6,891	\$861	37	\$21,737	\$587	45	\$28,628	\$636
Grand Total	26,310	\$84,686,102	\$3,219	72,476	\$1,461,993,222	\$20,172	98,786	\$1,546,679,324	\$15,657

Claim Count & Amount Paid

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	34,797	30.9%	\$113,648,431	6.2%
All Indemnity Claims	112,758		\$1,835,593,071	

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	30,564	27.8%	\$73,421,146	6.2%
All Indemnity Claims	109,776		\$1,185,867,052	

2022	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	6,565	34.7%	\$1,778,583	6.1%
All Indemnity Claims	18,933		\$29,040,535	

Claim Count & Amount Paid by Paid Benefit Ranges

Benefit Payment Range	COVID-19 Claim Count	COVID-19 Total Paid
\$0 to \$4,999	68,144	\$43,238,651
\$5,000 to \$9,999	2,032	\$13,670,684
\$10,000 to \$19,999	761	\$10,522,292
\$20,000 to \$29,999	246	\$5,998,587
\$30,000 to \$39,999	124	\$4,280,133
\$40,000 to \$49,999	79	\$3,494,108
\$50,000 to \$99,999	278	\$19,668,412
\$100,000 to \$249,999	166	\$24,311,594
\$250,000 to \$499,999	55	\$18,828,321
\$500,000 +	41	\$44,835,378
Grand Total	71,926	\$188,848,160

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	23,636	\$33,174,859	\$1,404	24,301	\$55,872,115	\$2,299	47,937	\$89,046,974	\$1,858
\$5,000 to \$9,999	1,714	\$11,475,385	\$6,695	14,297	\$102,989,016	\$7,204	16,011	\$114,464,401	\$7,149
\$10,000 to \$19,999	521	\$7,109,335	\$13,646	14,082	\$200,001,948	\$14,203	14,603	\$207,111,283	\$14,183
\$20,000 to \$29,999	130	\$3,152,250	\$24,248	6,987	\$170,660,596	\$24,425	7,117	\$173,812,846	\$24,422
\$30,000 to \$39,999	55	\$1,882,764	\$34,232	3,909	\$134,886,344	\$34,507	3,964	\$136,769,108	\$34,503
\$40,000 to \$49,999	29	\$1,299,553	\$44,812	2,477	\$110,357,227	\$44,553	2,506	\$111,656,780	\$44,556
\$50,000 to \$99,999	147	\$10,439,537	\$71,017	4,467	\$303,731,856	\$67,995	4,614	\$314,171,393	\$68,091
\$100,000 to \$249,999	64	\$9,091,721	\$142,058	1,641	\$236,132,159	\$143,895	1,705	\$245,223,880	\$143,826
\$250,000 to \$499,999	10	\$3,476,761	\$347,676	236	\$76,227,831	\$322,999	246	\$79,704,592	\$324,002
\$500,000 +	4	\$3,583,937	\$895,984	79	\$71,134,130	\$900,432	83	\$74,718,067	\$900,218
Grand Total	26,310	\$84,686,102	\$3,219	72,476	\$1,461,993,222	\$20,172	98,786	\$1,546,679,324	\$15,657

COVID-19 Indemnity Claim Count by Insurer Type

Insurer Type	COVID-19 Indemnity Claim Count	COVID-19 Total Paid
Private	34,527	\$65,785,434
Self-Insurer Private	5,518	\$11,674,891
Self-Insurer Governmental	31,881	\$111,387,835
Grand Total	71,926	\$188,848,160

COVID-19 Partial & Total Denial Claim Counts

Insurer Type	COVID-19 Partial Denial	COVID-19 Total Denial	COVID-19 Total of All Denials
Private	113	23,517	23,630
Self-Insurer Private	28	2,216	2,244
Self-Insurer Governmental	26	9,697	9,723
Grand Total	167	35,430	35,597

COVID-19 Claims by County

County	COVID-19 Claim Count	COVID-19 Benefits Paid
Alachua	1,012	\$1,560,545
Baker	281	\$408,120
Bay	668	\$1,358,883
Bradford	138	\$185,419
Brevard	1,129	\$1,620,143
Broward	6,081	\$19,779,828
Calhoun	130	\$177,493
Charlotte	489	\$3,038,437
Citrus	282	\$153,654
Clay	428	\$1,356,506
Collier	720	\$1,094,969
Columbia	461	\$2,437,748
Desoto	0	\$0
Dixie	189	\$139,439

County	COVID-19 Claim Count	COVID-19 Benefits Paid
Duval	4,051	\$11,045,235
Escambia	762	\$846,555
Flagler	175	\$87,082
Franklin	88	\$108,821
Gadsden	586	\$1,014,513
Gilchrist	160	\$57,851
Glades	3	\$615
Gulf	96	\$168,619
Hamilton	153	\$269,191
Hardee	164	\$81,617
Hendry	30	\$1,734
Hernando	365	\$648,646
Highlands	433	\$604,979
Hillsborough	2,214	\$5,983,032
Holmes	124	\$62,003
Indian River	707	\$759,475
Jackson	597	\$1,196,070
Jefferson	81	\$138,952
Lafayette	122	\$133,328
Lake	1,180	\$3,031,170
Lee	2,066	\$3,764,057
Leon	761	\$2,816,081
Levy	48	\$147,491
Liberty	187	\$490,578
Madison	205	\$755,792
Manatee	443	\$803,382
Marion	1,212	\$2,593,976
Martin	505	\$373,950
Miami-Dade	15,614	\$55,122,939
Monroe	206	\$518,327

County	COVID-19 Claim Count	COVID-19 Benefits Paid
Nassau	297	\$771,546
Not Indicated	5,927	\$20,984,720
Okaloosa	579	\$1,409,742
Okeechobee	277	\$347,431
Orange	3,672	\$5,007,669
Osceola	679	\$1,145,681
Palm Beach	3,243	\$10,565,433
Pasco	610	\$1,686,433
Pinellas	2,075	\$2,276,901
Polk	2,092	\$4,478,072
Putnam	103	\$88,867
Santa Rosa	457	\$1,273,694
Sarasota	935	\$831,582
Seminole	789	\$895,436
St. Johns	701	\$1,271,338
St. Lucie	736	\$1,683,416
Sumter	277	\$2,051,041
Suwannee	305	\$289,987
Taylor	65	\$139,556
Union	722	\$1,661,048
Volusia	1,102	\$1,934,304
Wakulla	229	\$230,171
Walton	502	\$447,321
Washington	206	\$439,526
Grand Total	71,926	\$188,848,160

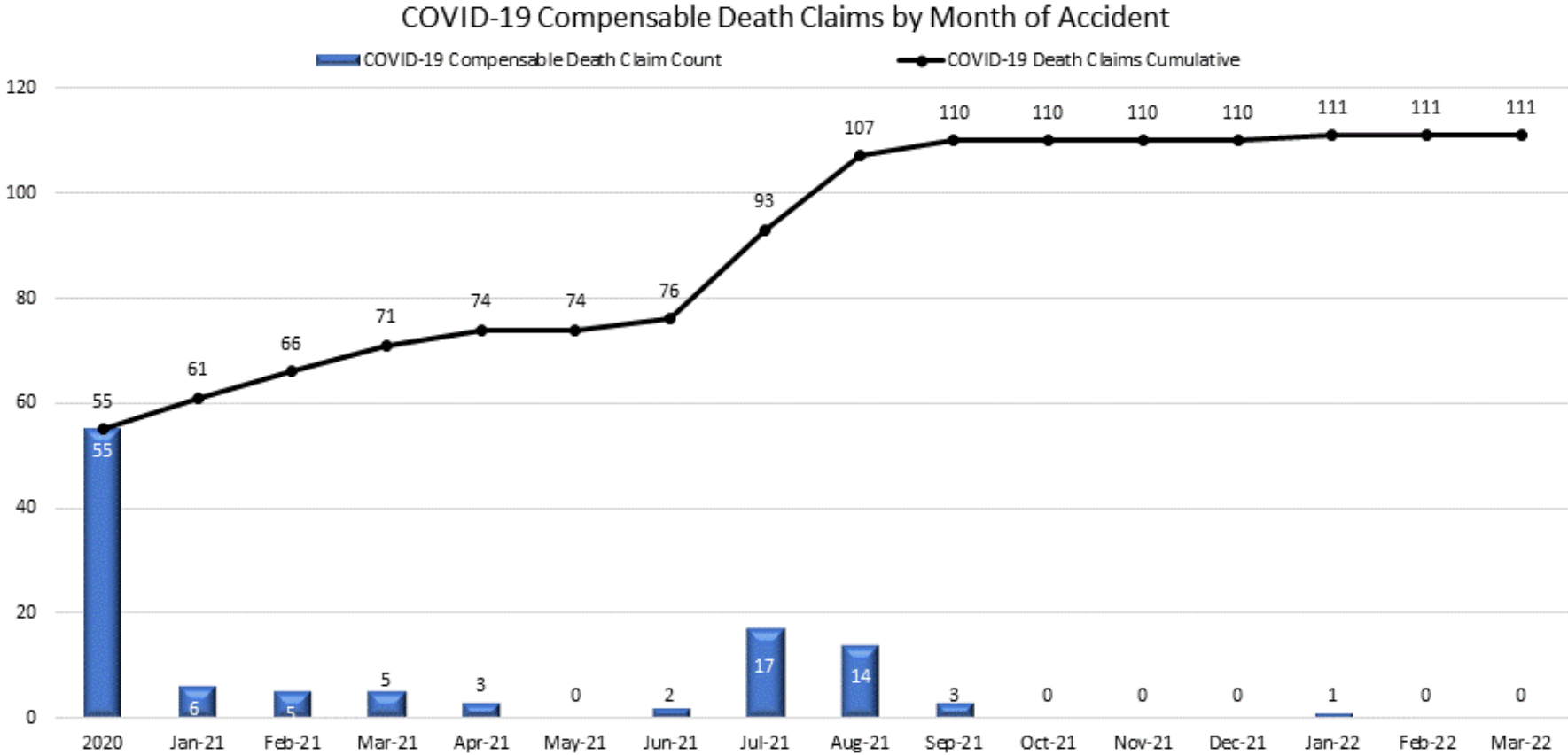
COVID-19 Injured Worker (IW) Claims

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

Industries Grouped by Business NAICS Code	Compensable Claim Count	Compensable Total Paid	Denials (Full/Partial) Claim Count	Denials (Full/Partial) Total Paid	Total Claim Count	Total Paid	Average Paid per Claim	Average Paid Compensable Claims	% of Claim Count	% of Total Paid
Construction	41	\$115,686	173	\$1,179	214	\$116,865	\$546	\$2,822	0.3%	0.1%
Education and Health Services	10,885	\$61,310,370	12,644	\$534,209	23,529	\$61,844,579	\$2,628	\$5,633	32.7%	32.7%
Financial Activities	49	\$278,119	1,609	\$16,232	1,658	\$294,351	\$178	\$5,676	2.3%	0.2%
Information	1	\$13,511	52	\$0	53	\$13,511	\$255	\$13,511	0.1%	0.0%
Leisure and Hospitality	6	\$104,417	1,437	\$40,850	1,443	\$145,267	\$101	\$17,403	2.0%	0.1%
Manufacturing	27	\$169,938	865	\$725	892	\$170,663	\$191	\$6,294	1.2%	0.1%
Natural Resources and Mining	6	\$122,980	91	\$0	97	\$122,980	\$1,268	\$20,497	0.1%	0.1%
Professional and Business Services	2,255	\$11,724,438	2,095	\$141,881	4,350	\$11,866,319	\$2,728	\$5,199	6.0%	6.3%
Public Administration*	22,953	\$113,511,633	10,693	\$296,880	33,646	\$113,808,513	\$3,383	\$4,945	46.8%	60.3%
Trade, Transportation, and Utilities	105	\$421,028	5,786	\$35,960	5,891	\$456,988	\$78	\$4,010	8.2%	0.2%
Unclassified/missing data	1	\$7,500	152	\$624	153	\$8,124	\$53	\$7,500	0.2%	0.0%
Grand Total	36,329	\$187,779,620	35,597	\$1,068,540	71,926	\$188,848,160	\$2,626	\$5,169		

*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.

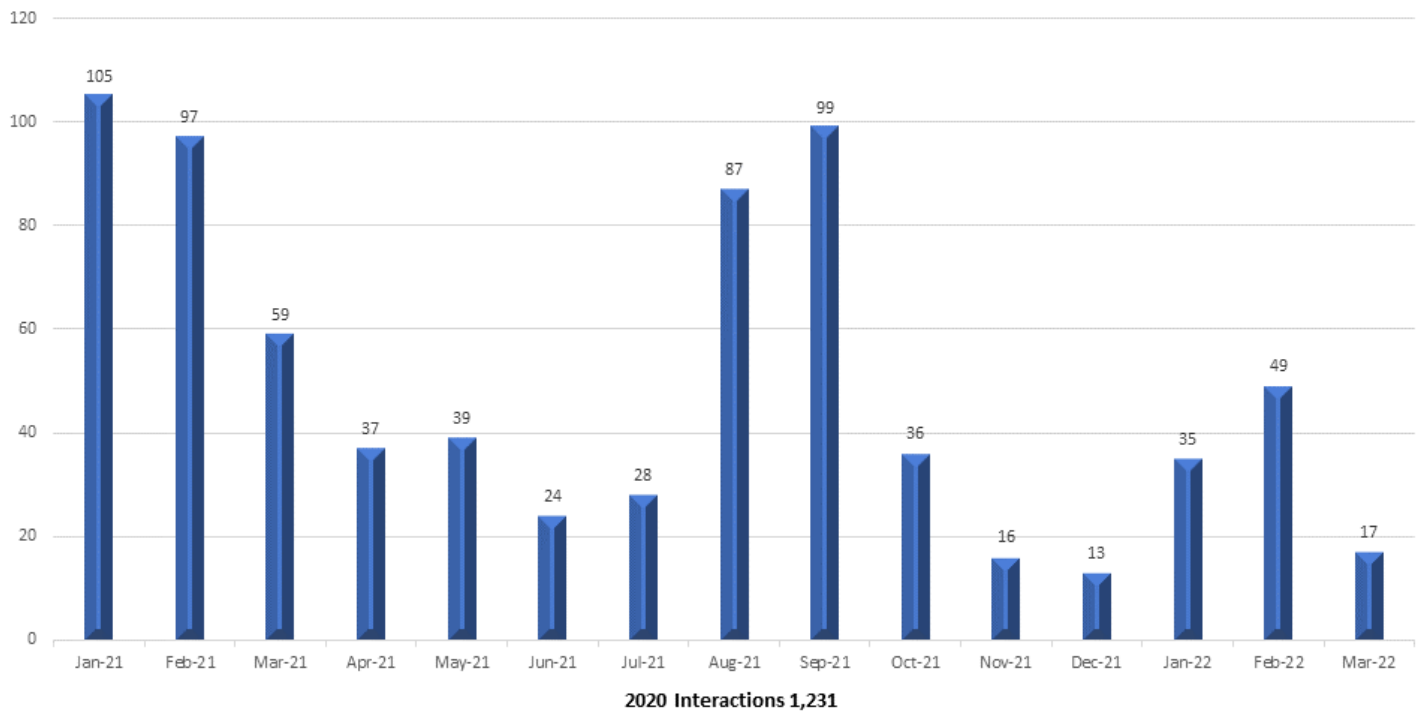
Gender & Age Range	Claim Count
Female	34,138
15 to 19	511
20 to 29	7,213
30 to 39	8,990
40 to 49	7,708
50 to 59	6,597
60 to 69	2,690
70 plus	364
no date of birth	65
Male	36,750
15 to 19	422
20 to 29	8,099
30 to 39	11,142
40 to 49	8,698
50 to 59	6,430
60 to 69	1,695
70 plus	225
no date of birth	39
Not Indicated	1,038
15 to 19	12
20 to 29	203
30 to 39	322
40 to 49	239
50 to 59	177
60 to 69	63
70 plus	10
no date of birth	12
Grand Total	71,926

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 1,972 COVID-19 and telemedicine related interactions with Florida’s workers’ compensation system participants.

COVID-19 Injured Worker Helpline Interactions



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 321 claims:

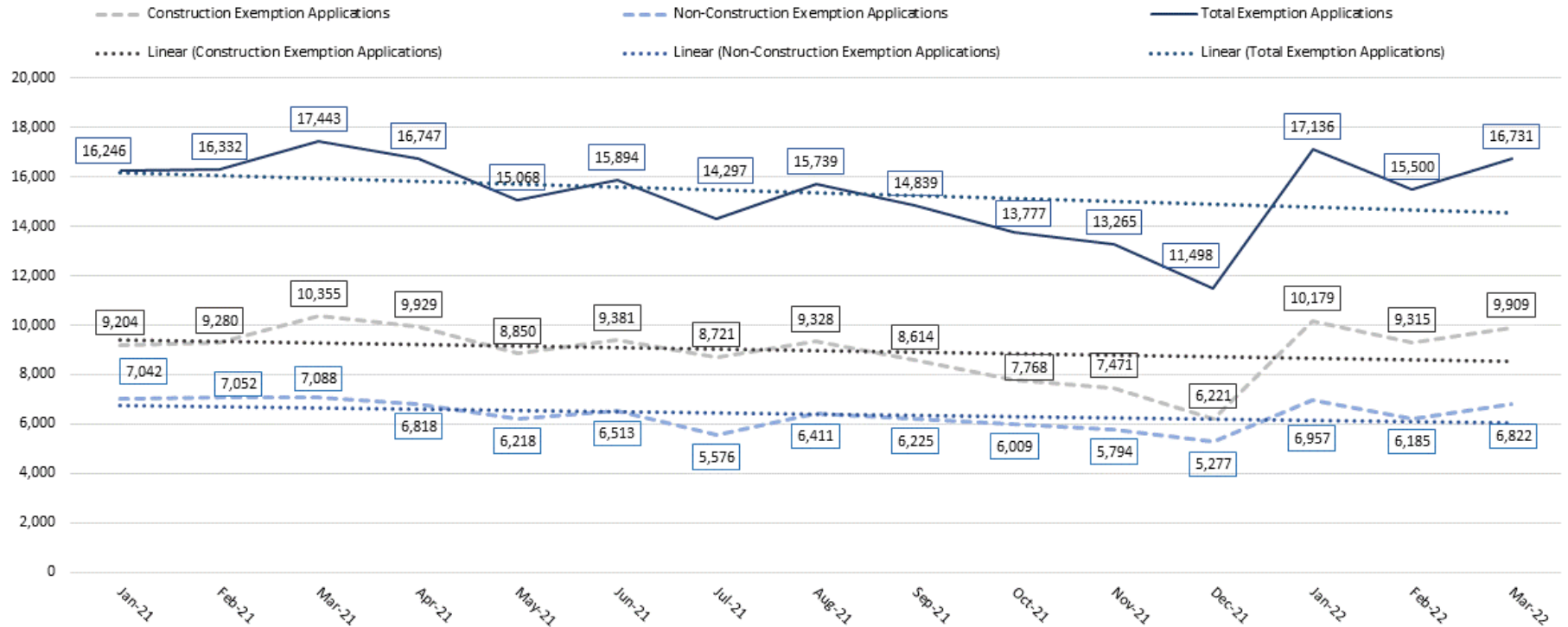
- Compensable claims – 227 | Denied claims – 94

The percentage of PFB filed for all COVID-19 claims is 0.45%.

3. Coverage Information

Exemption Applications Received

Exemption Applications Received 2020 & 2021



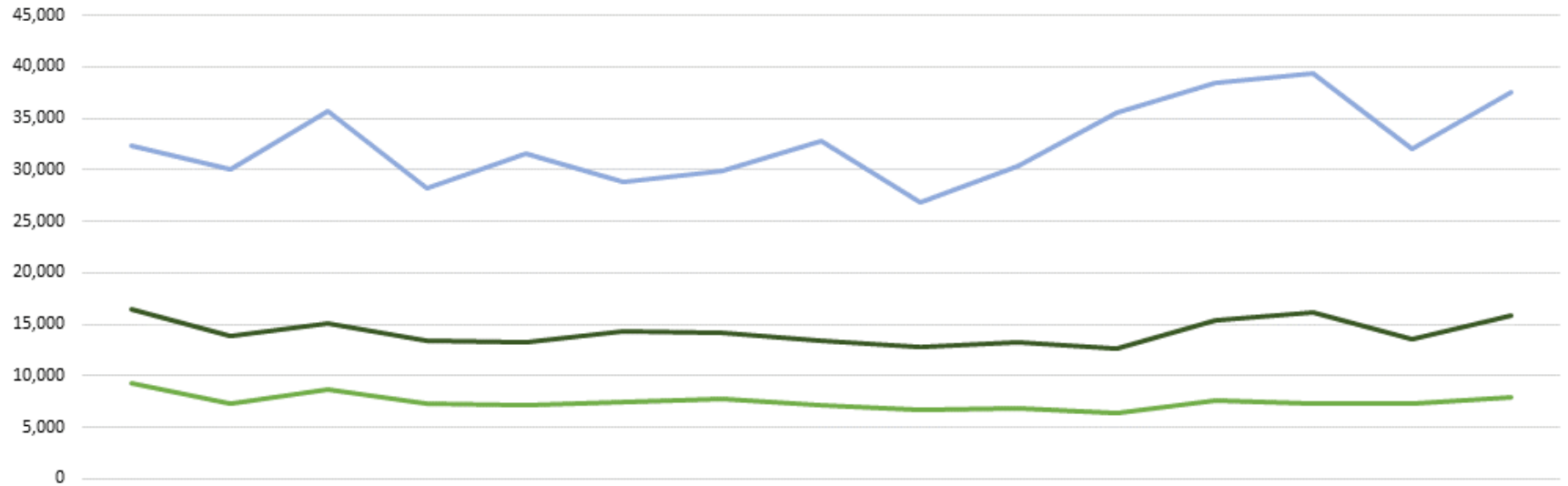
Construction Applications 2020 Total - 100,645
 Construction Applications 2021 Total - 105,122

Non-Construction Applications 2020 Total - 68,419
 Non-Construction Applications 2021 Total - 76,023

2020 Applications Total - 168,973
 2021 Applications Total - 181,145

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

Policy Filings with 2020 Total Counts



	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21	Jan-22	Feb-22	Mar-22
Reinstatements Filed	9,333	7,339	8,723	7,279	7,130	7,405	7,724	7,188	6,612	6,770	6,445	7,522	7,318	7,289	7,912
Cancellations Filed	16,420	13,923	15,084	13,479	13,292	14,266	14,229	13,372	12,719	13,225	12,636	15,391	16,194	13,504	15,859
New Policies Filed	32,310	30,016	35,734	28,226	31,527	28,787	29,926	32,727	26,840	30,324	35,561	38,463	39,444	32,056	37,540

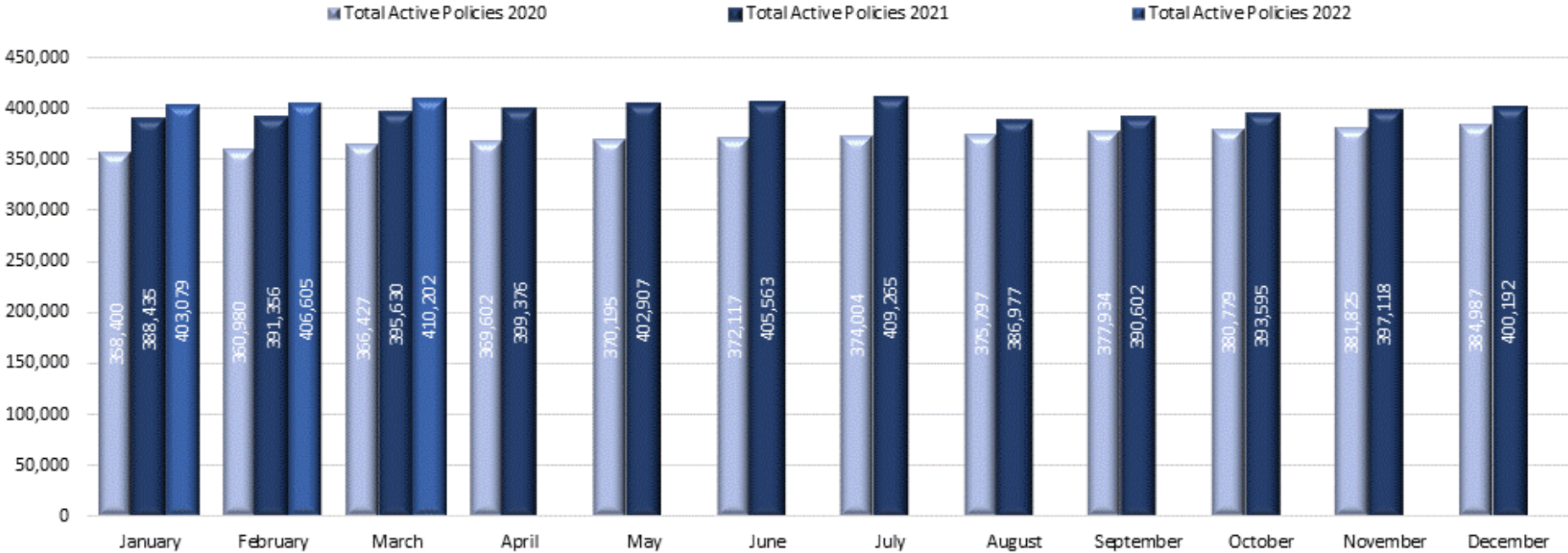
2020 Reinstatements Filed 80,697

2020 Cancellations Filed 159,438

2020 New Policies Filed 353,933

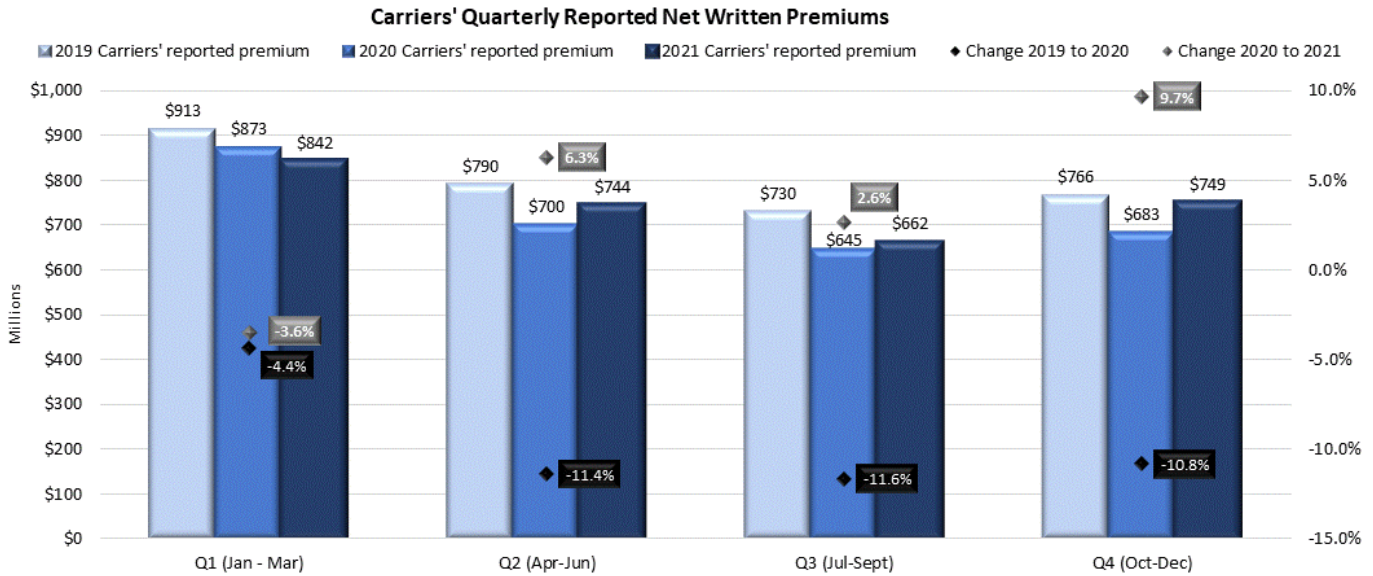
Proof of Coverage | Active Policies

Active Policies



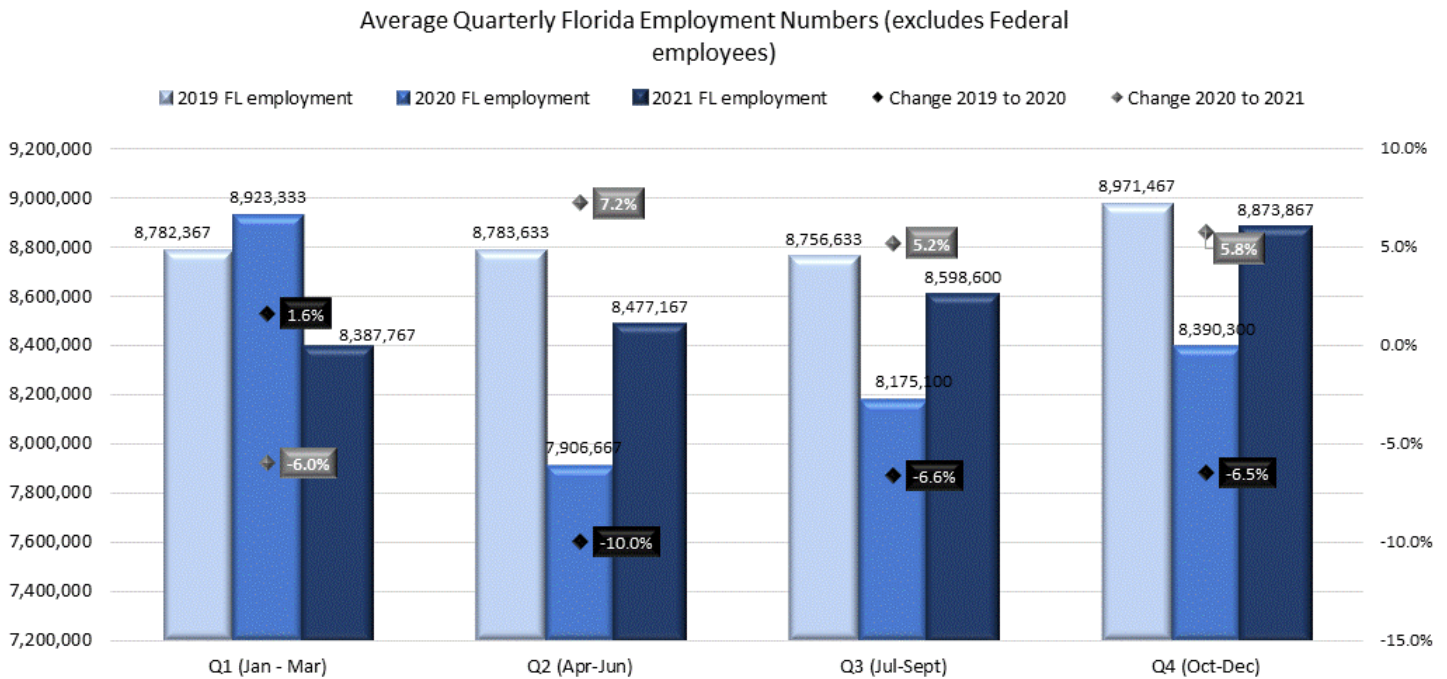
Carriers' Premiums & Quarterly Comparisons

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



Florida Employment

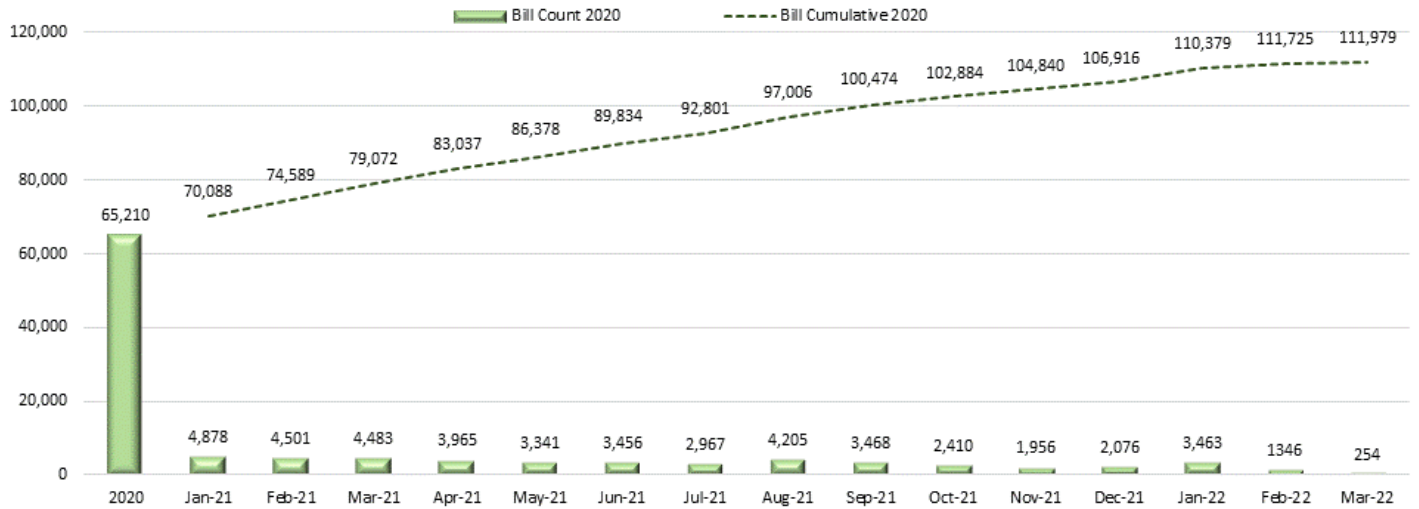
The employment shown here is the result of Florida statewide data, nonfarm employees (not seasonally adjusted), minus Florida statewide federal employees (not seasonally adjusted). Source: <https://data.bls.gov/>



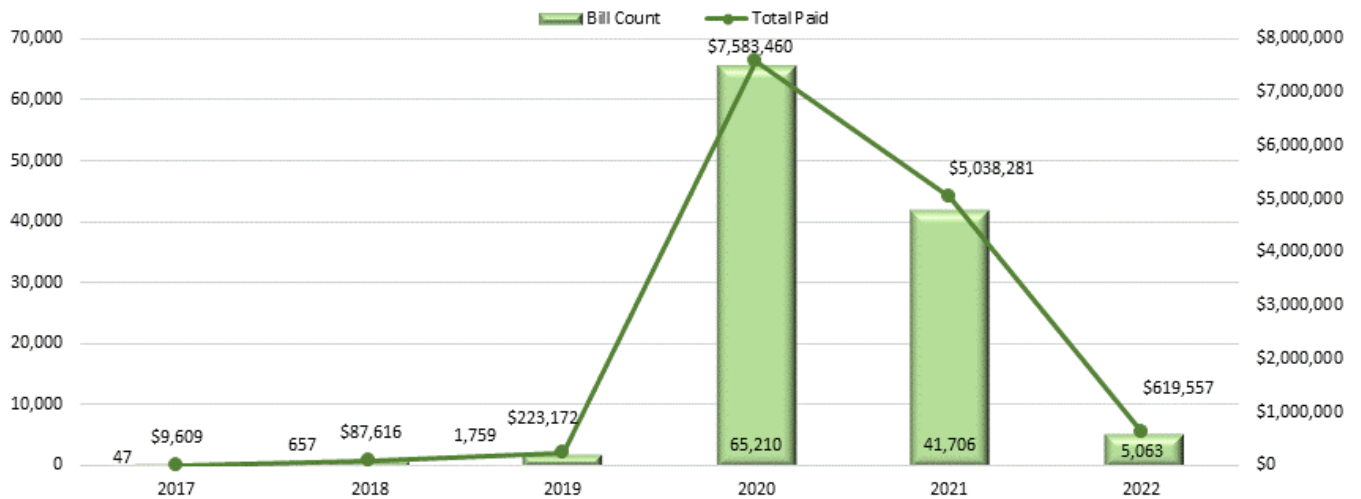
4. Telemedicine

Telemedicine Bills

Telemedicine Bills for HCP (DWC-09)



Telemedicine by Year of Service



Telemedicine Billing by HCP License Type with 2020 to 2022 Dates of Service

License Type	Bill Count	Total Paid
Medical Doctor	52,959	\$5,724,077
Physical Therapist	19,172	\$2,172,571
Osteopathic Physician	10,171	\$997,503
Out of State Health Care Provider	6,658	\$1,037,798
Psychologist	4,351	\$876,360
Advanced Practice Registered Nurse	4,268	\$407,666
Licensed Mental Health Counselor	4,093	\$800,796
Occupational Therapist	2,975	\$320,890
Medical Doctor Out-of-State Telehealth Provider	2,509	\$212,669
Physician Assistant	2,350	\$262,045
Podiatric Physician	919	\$129,833
Licensed Clinical Social Worker	856	\$169,140
Physical Therapist Out-of-State Telehealth	316	\$40,340
Others Less Than 100 Bills Each	382	\$89,610
Grand Total	111,979	\$13,241,298