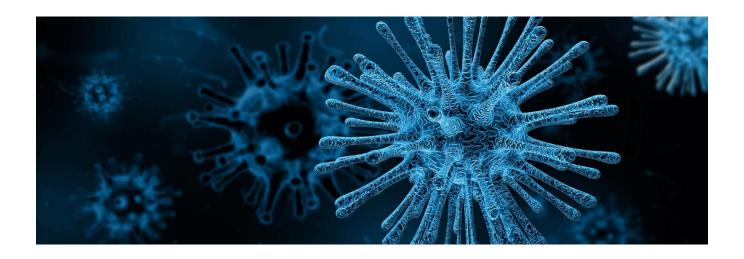


Florida Division of Workers' Compensation 2022 COVID-19 Report

Data Summary as of June 30, 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.

Florida Department of Financial Services Division of Workers' Compensation July 2022

Introduction

The Department of Financial Services, Division of Workers' Compensation (DWC) is pleased to provide the July 2022 report on the effects of COVID-19 on Florida's Workers' Compensation System. The DWC stops publishing these monthly reports with this July report. Information and data on the effects of the COVID-19 will be published in future annual reports.

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 | 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 6/30/2022 and will change over time.
- Date range data are based on 1/1/2020 to 6/30/2022 for COVID-19 and when making comparison to past performance. The data is valued as of 7/1/2022.
- 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.

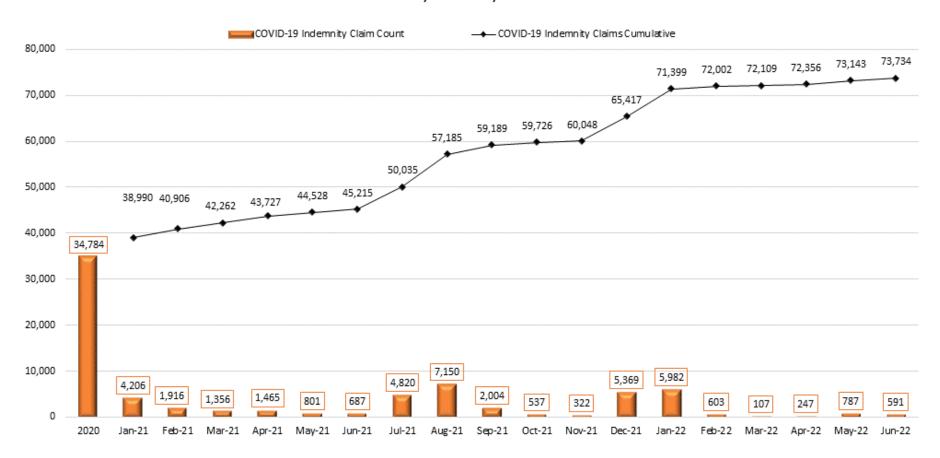
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1. Claim Frequency

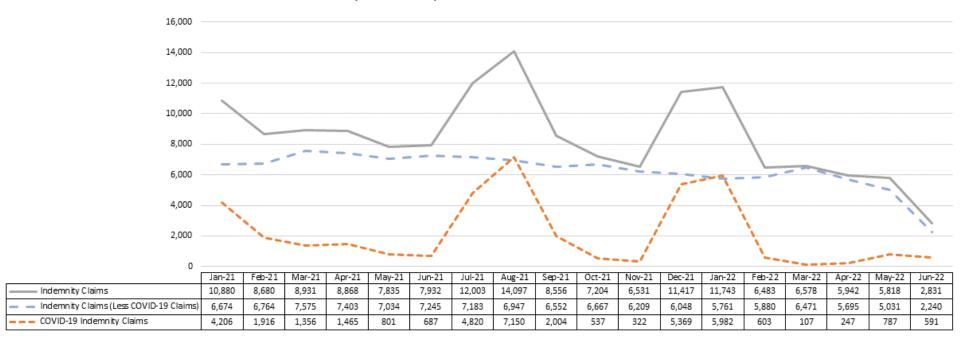
Number of COVID-19 Claims by DOA

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



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
DOA MONTH	Claim Count	Benefits Paid	Claim Count	Benefits Paid
2020	4,281	\$55,884,277	30503	\$60,501,501
Jan-21	763	\$3,482,948	3,443	\$6,929,367
Feb-21	359	\$4,568,198	1,557	\$2,964,818
Mar-21	229	\$2,737,751	1,127	\$1,611,883
Apr-21	219	\$3,586,866	1,246	\$2,389,108
May-21	166	\$1,957,489	635	\$1,041,430
Jun-21	67	\$776,136	620	\$1,961,894
Jul-21	245	\$16,990,080	4,575	\$8,540,757
Aug-21	320	\$7,905,507	6,830	\$7,616,340
Sep-21	73	\$1,204,629	1,931	\$1,333,330
Oct-21	11	\$224,527	526	\$410,385
Nov-21	12	\$69,859	310	\$218,928
Dec-21	253	\$615,633	5,116	\$2,773,708
Jan-22	357	\$586,519	5,625	\$1,311,263
Feb-22	30	\$35,599	573	\$122,217
Mar-22	5	\$6,990	102	\$16,798
Apr-22	18	\$27,320	229	\$54,069
May-22	132	\$104,548	655	\$116,124
Jun-22	133	\$89,476	458	\$87,256
Grand Total	7,673	\$100,854,352	66,061	\$100,001,176

Closed, Compensable Claims with 2020 Totals

DOA Month	COVID-19 Closed Compensable Claims			mpensable Closed Less COVID-19 ed Compensable C			All Compensable Closed Claims		
DOA MORUI	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	16,037	\$59,758,648	\$3,726	47,031	\$1,204,747,604	\$25,616	63,068	\$1,264,506,252	\$20,050
Jan-21	1,704	\$6,900,724	\$4,050	3,575	\$80,642,638	\$22,557	5,279	\$87,543,362	\$16,583
Feb-21	723	\$2,933,896	\$4,058	3,504	\$71,281,223	\$20,343	4,227	\$74,215,119	\$17,557
Mar-21	547	\$1,605,194	\$2,935	3,767	\$76,712,852	\$20,364	4,314	\$78,318,046	\$18,154
Apr-21	658	\$2,382,115	\$3,620	3,628	\$66,217,569	\$18,252	4,286	\$68,599,684	\$16,006
May-21	338	\$1,037,067	\$3,068	3,282	\$58,001,764	\$17,673	3,620	\$59,038,831	\$16,309
Jun-21	348	\$1,954,259	\$5,616	3,199	\$53,117,583	\$16,604	3,547	\$55,071,842	\$15,526
Jul-21	1,875	\$8,361,150	\$4,459	2,964	\$46,871,407	\$15,814	4,839	\$55,232,557	\$11,414
Aug-21	2,508	\$7,574,450	\$3,020	2,760	\$39,184,394	\$14,197	5,268	\$46,758,844	\$8,876
Sep-21	626	\$1,320,758	\$2,110	2,442	\$34,379,950	\$14,079	3,068	\$35,700,708	\$11,636
Oct-21	139	\$409,468	\$2,946	2,292	\$27,756,737	\$12,110	2,431	\$28,166,205	\$11,586
Nov-21	94	\$213,703	\$2,273	1,895	\$21,655,319	\$11,428	1,989	\$21,869,022	\$10,995
Dec-21	1,842	\$2,744,534	\$1,490	1,608	\$15,854,082	\$9,860	3,450	\$18,598,616	\$5,391
Jan-22	1,381	\$1,286,219	\$931	1,035	\$9,560,579	\$9,237	2,416	\$10,846,798	\$4,490
Feb-22	143	\$116,842	\$817	876	\$6,399,947	\$7,306	1,019	\$6,516,789	\$6,395
Mar-22	15	\$16,346	\$1,090	715	\$3,610,812	\$5,050	730	\$3,627,158	\$4,969
Apr-22	34	\$53,693	\$1,579	431	\$1,300,410	\$3,017	465	\$1,354,103	\$2,912
May-22	124	\$115,951	\$935	193	\$312,363	\$1,618	317	\$428,314	\$1,351
Jun-22	74	\$87,256	\$1,179	21	\$10,197	\$486	95	\$97,453	\$1,026
Grand Total	29,210	\$98,872,273	\$3,385	85,218	\$1,817,617,430	\$21,329	114,428	\$1,916,489,703	\$16,748

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	34,784	30.7%	\$116,385,778	6.0%
All Indemnity Claims	113,162		\$1,932,566,837	

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	30,633	27.1%	\$81,911,571	5.6%
All Indemnity Claims	112,934		\$1,470,772,199	

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	8,317	21.1%	\$2,558,179	1.4%
All Indemnity Claims	39,395		\$179,274,954	

Claim Count & Amount Paid by Paid Benefit Ranges

Benefit Payment Range	COVID-19 Claim Count	COVID-19 Total Paid
\$0 to \$4,999	69,843	\$43,806,346
\$5,000 to \$9,999	2,057	\$13,837,571
\$10,000 to \$19,999	771	\$10,684,449
\$20,000 to \$29,999	253	\$6,202,007
\$30,000 to \$39,999	127	\$4,376,126
\$40,000 to \$49,999	93	\$4,147,791
\$50,000 to \$99,999	306	\$21,698,886
\$100,000 to \$249,999	183	\$26,787,922
\$250,000 to \$499,999	58	\$20,071,880
\$500,000 +	43	\$49,242,550
Grand Total	73,734	\$200,855,528

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 Compensab Closed Claims		
Delielit Falu Nalige	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	26,257	\$36,244,319	\$1,380	27,721	\$63,955,081	\$2,307	53,978	\$100,199,400	\$1,856
\$5,000 to \$9,999	1,834	\$12,307,962	\$6,711	16,657	\$120,124,302	\$7,212	18,491	\$132,432,264	\$7,162
\$10,000 to \$19,999	592	\$8,147,232	\$13,762	16,616	\$236,237,316	\$14,217	17,208	\$244,384,548	\$14,202
\$20,000 to \$29,999	150	\$3,647,375	\$24,316	8,272	\$202,222,137	\$24,447	8,422	\$205,869,512	\$24,444
\$30,000 to \$39,999	60	\$2,035,233	\$33,921	4,702	\$162,295,401	\$34,516	4,762	\$164,330,634	\$34,509
\$40,000 to \$49,999	42	\$1,890,454	\$45,011	3,045	\$135,671,783	\$44,556	3,087	\$137,562,237	\$44,562
\$50,000 to \$99,999	178	\$12,664,907	\$71,151	5,633	\$384,038,261	\$68,177	5,811	\$396,703,168	\$68,268
\$100,000 to \$249,999	79	\$11,431,170	\$144,698	2,137	\$309,574,554	\$144,864	2,216	\$321,005,724	\$144,858
\$250,000 to \$499,999	12	\$4,117,002	\$343,084	333	\$108,914,065	\$327,069	345	\$113,031,067	\$327,626
\$500,000 +	6	\$6,386,619	\$1,064,437	102	\$94,584,530	\$927,299	108	\$100,971,149	\$934,918
Grand Total	29,210	\$98,872,273	\$3,385	85,218	\$1,817,617,430	\$21,329	114,428	\$1,916,489,703	\$16,748

COVID-19 Indemnity Claim Count by Insurer Type

Insurer Type	COVID-19	COVID-19
	Indemnity Claim Count	Total Paid
Private	35,569	\$69,755,993
Self-Insurer Private	5,581	\$12,335,460
Self-Insurer Governmental	32,584	\$118,764,075
Grand Total	73,734	\$200,855,528

COVID-19 Partial & Total Denial Claim Counts

Insurer Type	COVID-19 Partial Denial	COVID-19 Total Denial	COVID-19 Total of All Denials
Private	119	24,353	24,472
Self-Insurer Private	28	2,251	2,279
Self-Insurer Governmental	25	10,075	10,100
Grand Total	172	36,679	36,851

COVID-19 Claims by County

County	COVID-19 Claim Count	COVID-19 Benefits Paid
Alachua	1,027	\$1,617,664
Baker	281	\$439,175
Вау	689	\$1,386,546
Bradford	139	\$195,013
Brevard	1,152	\$1,730,289
Broward	6,297	\$20,710,201
Calhoun	129	\$177,092
Charlotte	495	\$3,133,853
Citrus	294	\$159,155
Clay	429	\$1,370,995
Collier	735	\$1,374,970
Columbia	464	\$2,573,337
Desoto	0	\$0
Dixie	189	\$165,985

County	COVID-19 Claim Count	COVID-19 Benefits Paid
Duval	4,164	\$11,474,934
Escambia	772	\$885,207
Flagler	184	\$292,756
Franklin	88	\$108,821
Gadsden	585	\$1,024,169
Gilchrist	160	\$57,856
Glades	3	\$615
Gulf	95	\$170,553
Hamilton	153	\$286,035
Hardee	169	\$81,658
Hendry	30	\$1,734
Hernando	370	\$772,996
Highlands	438	\$733,932
Hillsborough	2,275	\$6,256,590
Holmes	125	\$62,182
Indian River	717	\$868,245
Jackson	598	\$1,314,725
Jefferson	81	\$139,037
Lafayette	123	\$138,413
Lake	1,201	\$3,168,373
Lee	2,140	\$3,956,723
Leon	774	\$3,056,768
Levy	48	\$151,649
Liberty	187	\$494,038
Madison	207	\$759,744
Manatee	454	\$850,025
Marion	1,235	\$2,625,652
Martin	515	\$387,378
Miami-Dade	15,857	\$59,432,528
Monroe	212	\$575,905

FL WC COVID-19 Report as of June 30, 2022

County	COVID-19 Claim Count	COVID-19 Benefits Paid		
Nassau	306	\$838,073		
Not Indicated	6,254	\$22,352,442		
Okaloosa	594	\$1,466,177		
Okeechobee	279	\$350,672		
Orange	3,819	\$5,404,269		
Osceola	701	\$1,180,617		
Palm Beach	3,303	\$10,969,785		
Pasco	628	\$1,701,318		
Pinellas	2,124	\$2,414,797		
Polk	2,138	\$4,600,374		
Putnam	104	\$332,695		
Santa Rosa	459	\$1,279,043		
Sarasota	985	\$881,799		
Seminole	831	\$1,004,764		
St. Johns	711	\$1,538,593		
St. Lucie	747	\$1,750,541		
Sumter	279	\$2,165,360		
Suwannee	306	\$294,630		
Taylor	67	\$141,161		
Union	732	\$1,856,944		
Volusia	1,141	\$2,002,763		
Wakulla	229	\$235,056		
Walton	511	\$452,446		
Washington	206	\$477,693		
Grand Total	73,734	\$200,855,528		

COVID-19 Injured Worker (IW) Claims

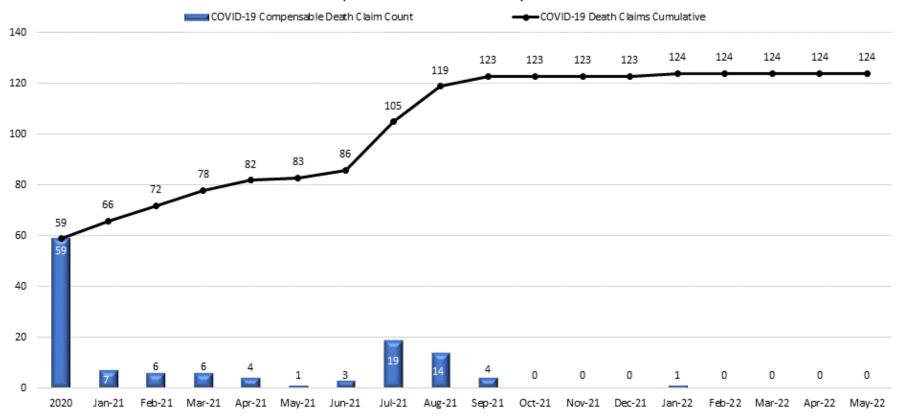
COVID-19 Claim Count and Amount Paid | Consolidated by Industry of Employer

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	\$117,045	183	\$1,179	224	\$118,224	\$528	\$2,855	0.3%	0.1%
Education and Health Services	10,978	\$64,380,340	12,990	\$545,616	23,968	\$64,925,956	\$2,709	\$5,864	32.5%	32.3%
Financial Activities	52	\$306,961	1,656	\$16,596	1,708	\$323,557	\$189	\$5,903	2.3%	0.2%
Information	1	\$13,511	60	\$0	61	\$13,511	\$221	\$13,511	0.1%	0.0%
Leisure and Hospitality	7	\$127,875	1,456	\$42,088	1,463	\$169,963	\$116	\$18,268	2.0%	0.1%
Manufacturing	29	\$282,770	915	\$5,457	944	\$288,227	\$305	\$9,751	1.3%	0.1%
Natural Resources and Mining	6	\$123,061	96	\$0	102	\$123,061	\$1,206	\$20,510	0.1%	0.1%
Professional and Business Services	2,288	\$12,791,917	2,161	\$159,193	4,449	\$12,951,110	\$2,911	\$5,591	6.0%	6.4%
Public Administration*	23,372	\$121,125,256	11,246	\$321,241	34,618	\$121,446,497	\$3,508	\$5,182	46.9%	60.5%
Trade, Transportation, and Utilities	108	\$450,389	5,930	\$36,909	6,038	\$487,298	\$81	\$4,170	8.2%	0.2%
Unclassified/missing data	1	\$7,500	158	\$624	159	\$8,124	\$51	\$7,500	0.2%	0.0%
Grand Total	36,883	\$199,726,625	36,851	\$1,128,903	73,734	\$200,855,528	\$2,724	\$5,415	36,883	

^{*}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

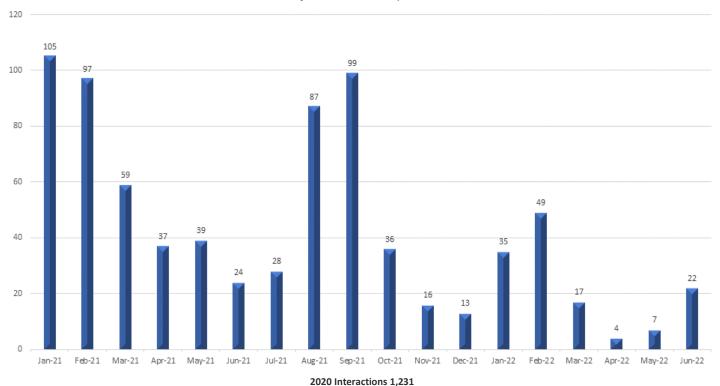
This table includes information for compensable and denied claims.

Gender & Age Range	Claim Count
Female	34,901
15 to 19	519
20 to 29	7,343
30 to 39	9,171
40 to 49	7,899
50 to 59	6,770
60 to 69	2,756
70 plus	375
no date of birth	68
Male	37,721
15 to 19	428
20 to 29	8,234
30 to 39	11,406
40 to 49	8,970
50 to 59	6,655
60 to 69	1,753
70 plus	233
no date of birth	42
Not Indicated	1,112
15 to 19	12
20 to 29	222
30 to 39	347
40 to 49	255
50 to 59	187
60 to 69	66
70 plus	11
no date of birth	12
Grand Total	73,734

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 2,005 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 345 claims:

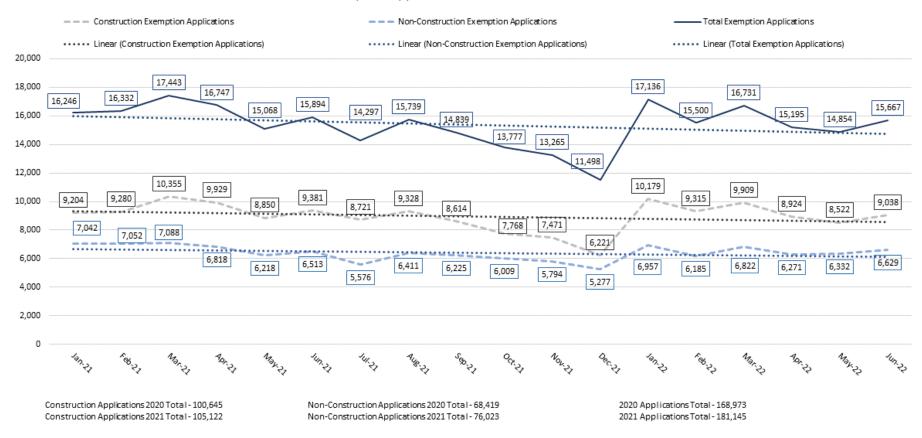
• Compensable claims – 252 | Denied claims – 93

The percentage of PFB filed for all COVID-19 claims is 0.47%.

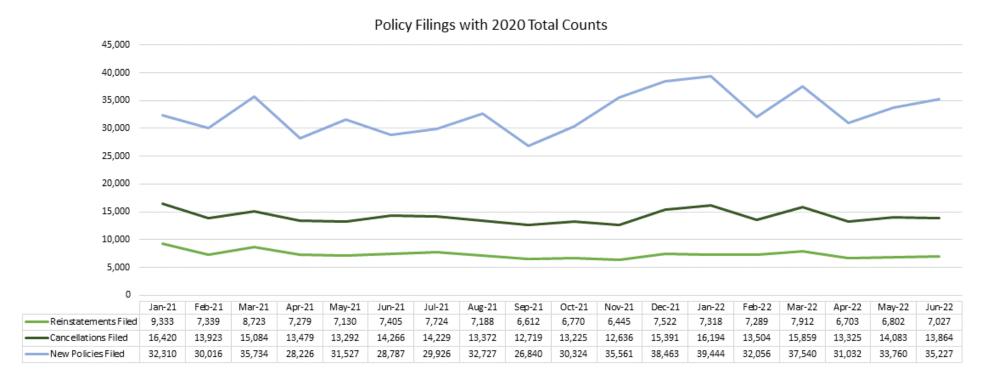
3. Coverage Information

Exemption Applications Received

Exemption Applications Received 2020 & 2021



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



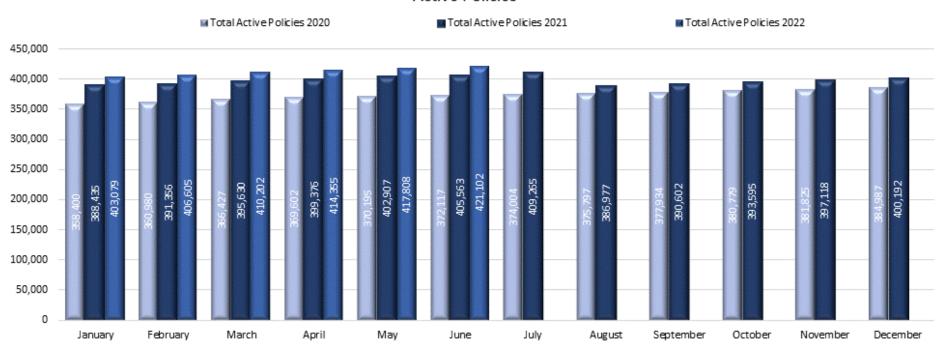
2020 Reinstatements Filed 80,697

2020 Cancellations Filed 159,438

2020 New Policies Filed 353,933

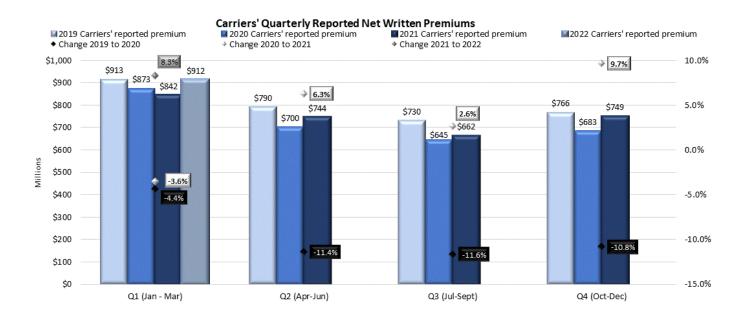
Proof of Coverage | Active Policies

Active Policies



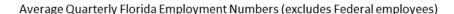
Carriers' Premiums & Quarterly Comparisons

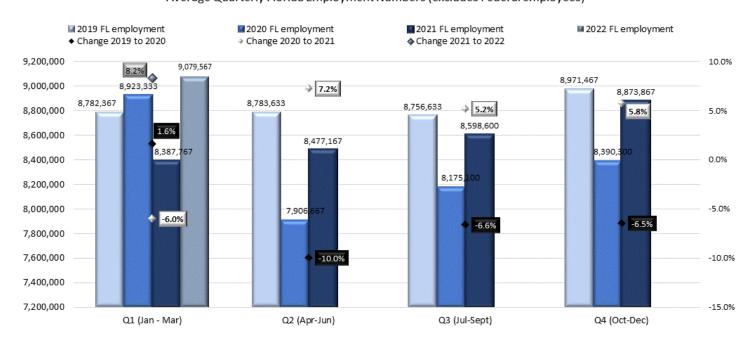
The overall workers' compensation rate decrease effective January 1, 2022 was -4.9%.



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/

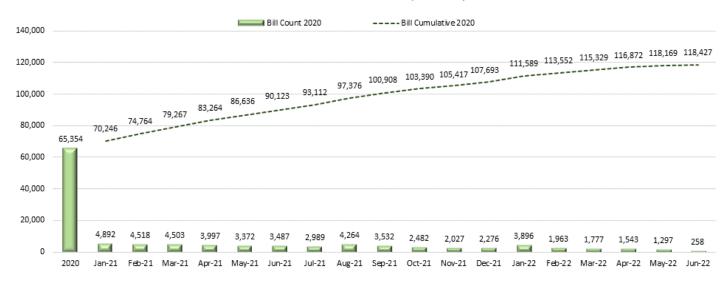




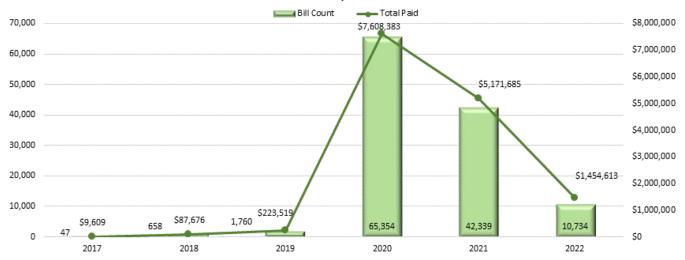
4. Telemedicine

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	55,881	\$6,132,156
Physical Therapist	19,414	\$2,204,327
Osteopathic Physician	10,553	\$1,037,905
Out of State Health Care Provider	7,262	\$1,150,015
Psychologist	4,905	\$1,006,254
Advanced Practice Registered Nurse	4,753	\$942,558
Licensed Mental Health Counselor	4,653	\$443,495
Occupational Therapist	3,326	\$359,607
Medical Doctor Out-of-State Telehealth Provider	2,640	\$223,788
Physician Assistant	2,389	\$266,256
Podiatric Physician	972	\$138,731
Licensed Clinical Social Worker	948	\$192,830
Physical Therapist Out-of-State Telehealth	316	\$40,340
Others Less Than 100 Bills Each	415	\$96,419
Grand Total	118,427	\$14,234,681