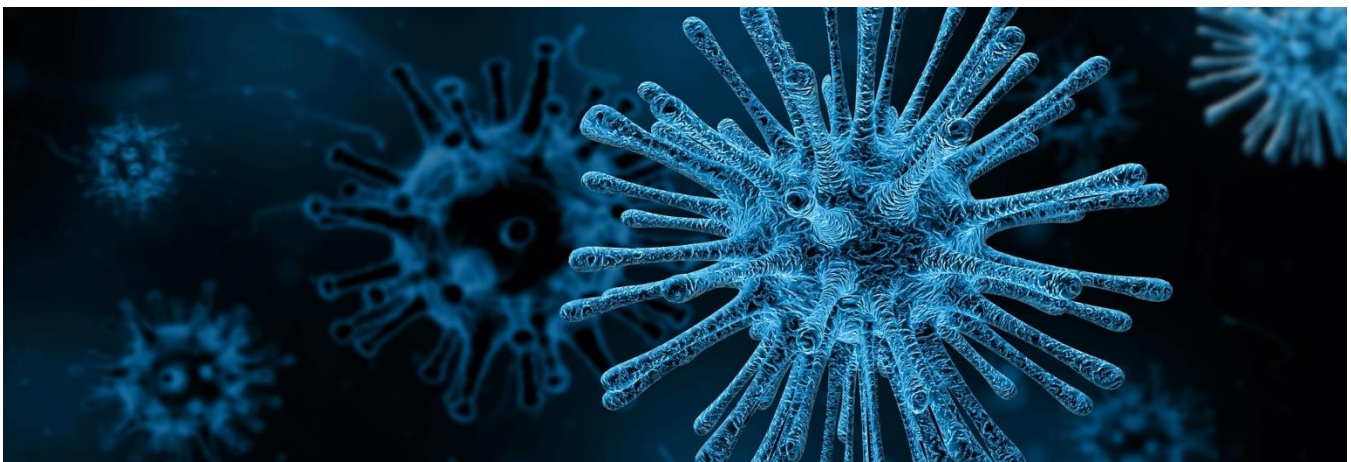




Florida Division of Workers' Compensation 2022 COVID-19 Report

Data Summary as of February 28, 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 March 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.

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 2/28/2022 and will change over time.
- Date range data are based on 1/1/2020 to 2/28/2022 for COVID-19 and when making comparison to past performance. The data is valued as of 3/1/2022.
- 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.

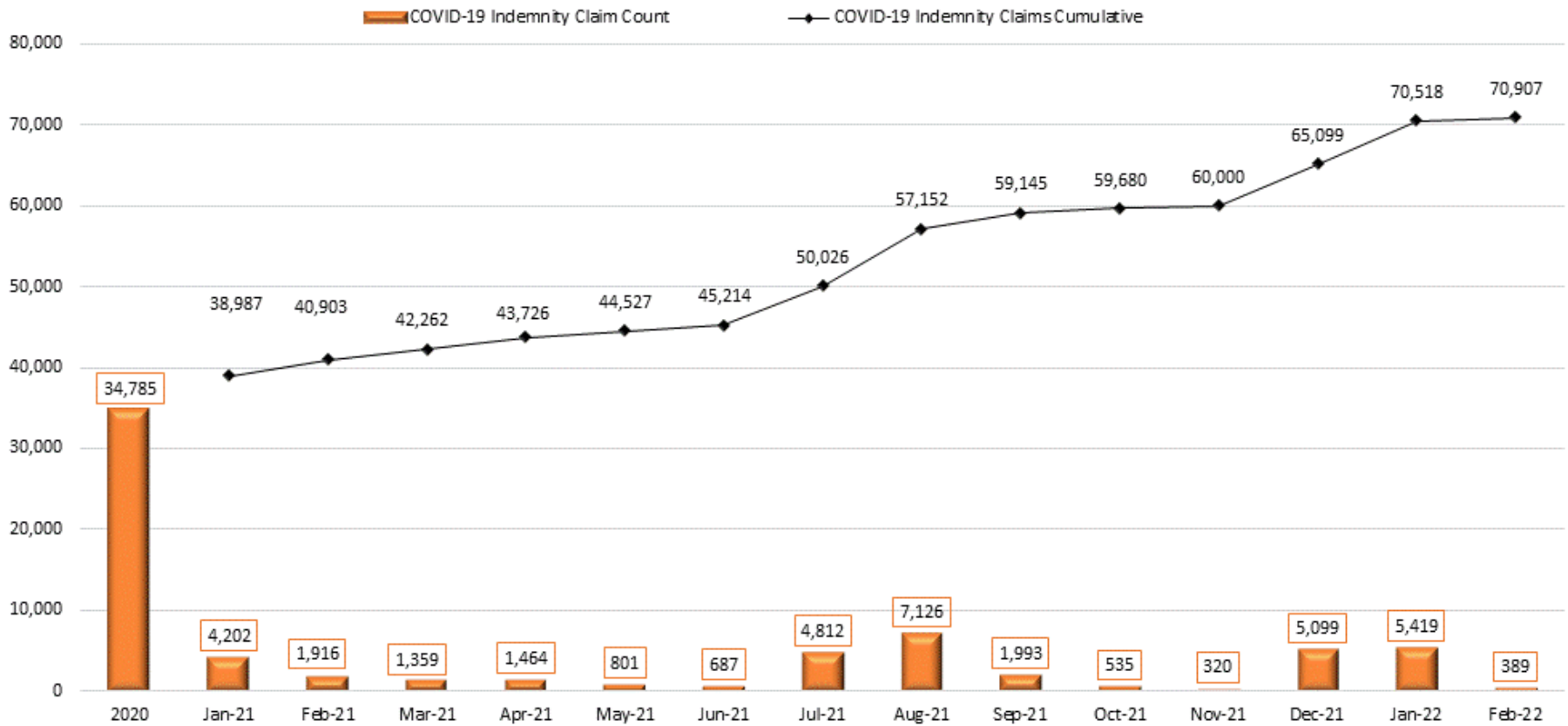
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1. Claim Frequency

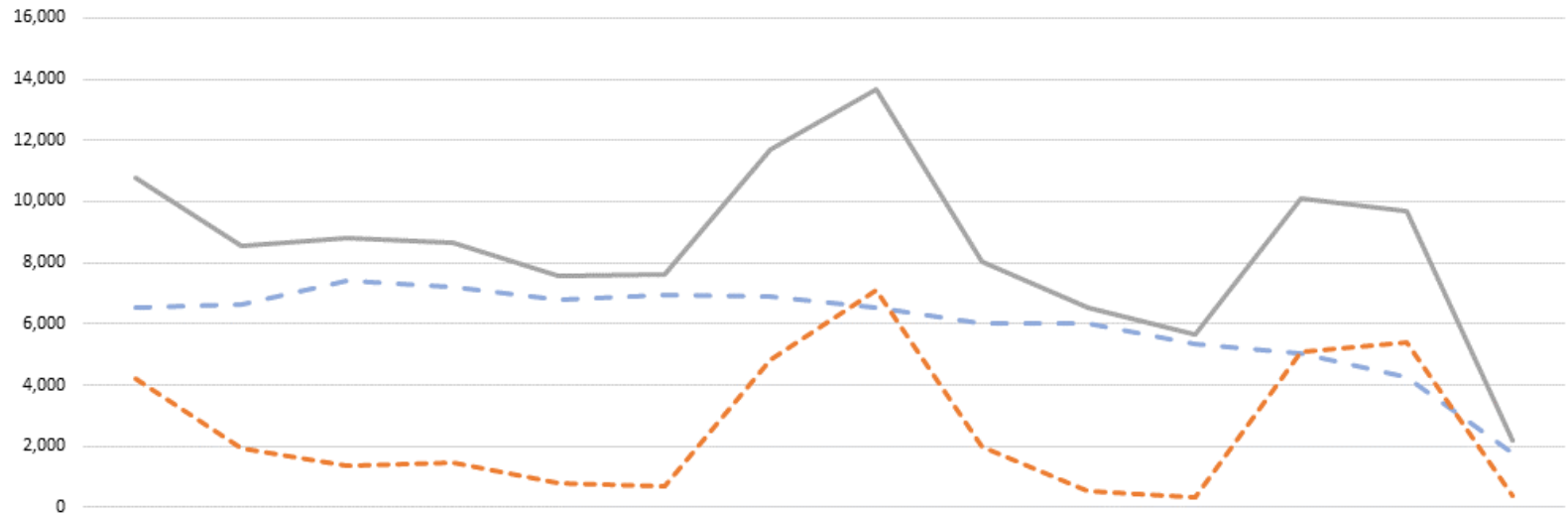
Number of COVID-19 Claims by DOA

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



	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
Indemnity Claims	10,757	8,557	8,782	8,664	7,589	7,633	11,700	13,661	8,018	6,541	5,678	10,113	9,666	2,181
Indemnity Claims (Less COVID-19 Claims)	6,555	6,641	7,423	7,200	6,788	6,946	6,888	6,535	6,025	6,006	5,358	5,014	4,247	1,792
COVID-19 Indemnity Claims	4,202	1,916	1,359	1,464	801	687	4,812	7,126	1,993	535	320	5,099	5,419	389

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	5,845	\$58,104,377	28,940	\$54,510,651
Jan-21	933	\$5,660,807	3,269	\$3,798,966
Feb-21	443	\$4,377,399	1,473	\$2,692,750
Mar-21	319	\$2,751,500	1,040	\$1,351,111
Apr-21	334	\$3,695,223	1,130	\$1,739,052
May-21	209	\$1,941,984	592	\$845,363
Jun-21	167	\$1,069,098	520	\$1,341,466
Jul-21	455	\$14,601,277	4,357	\$6,562,255
Aug-21	737	\$6,287,425	6,389	\$5,169,932
Sep-21	218	\$1,063,345	1,775	\$759,563
Oct-21	52	\$115,344	483	\$108,157
Nov-21	44	\$83,742	276	\$168,609
Dec-21	573	\$732,563	4,526	\$2,109,042
Jan-22	617	\$553,338	4,802	\$857,275
Feb-22	78	\$43,715	311	\$24,250
Grand Total	11,024	\$101,081,137	59,883	\$82,038,442

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	14,480	\$53,778,085	\$3,714	43,532	\$1,009,527,429	\$23,190	58,012	\$1,063,305,514	\$18,329
Jan-21	1,534	\$3,770,656	\$2,458	3,130	\$54,698,956	\$17,476	4,664	\$58,469,612	\$12,536
Feb-21	638	\$2,680,951	\$4,202	3,017	\$51,225,399	\$16,979	3,655	\$53,906,350	\$14,749
Mar-21	460	\$1,344,422	\$2,923	3,068	\$47,207,915	\$15,387	3,528	\$48,552,337	\$13,762
Apr-21	543	\$1,732,165	\$3,190	2,828	\$41,016,586	\$14,504	3,371	\$42,748,751	\$12,681
May-21	295	\$841,011	\$2,851	2,497	\$32,814,008	\$13,141	2,792	\$33,655,019	\$12,054
Jun-21	250	\$1,333,831	\$5,335	2,332	\$28,148,678	\$12,071	2,582	\$29,482,509	\$11,418
Jul-21	1,660	\$6,537,161	\$3,938	2,197	\$23,708,085	\$10,791	3,857	\$30,245,246	\$7,842
Aug-21	2,082	\$5,129,529	\$2,464	1,772	\$15,871,113	\$8,957	3,854	\$21,000,642	\$5,449
Sep-21	476	\$749,613	\$1,575	1,159	\$8,777,132	\$7,573	1,635	\$9,526,745	\$5,827
Oct-21	98	\$107,425	\$1,096	898	\$5,483,614	\$6,106	996	\$5,591,039	\$5,613
Nov-21	61	\$163,815	\$2,685	561	\$2,746,816	\$4,896	622	\$2,910,631	\$4,679
Dec-21	1,483	\$2,098,460	\$1,415	371	\$928,831	\$2,504	1,854	\$3,027,291	\$1,633
Jan-22	1,083	\$849,966	\$785	108	\$162,480	\$1,504	1,191	\$1,012,446	\$850
Feb-22	59	\$24,164	\$410	14	\$15,232	\$1,088	73	\$39,396	\$540
Grand Total	25,202	\$81,141,254	\$3,220	67,484	\$1,322,332,274	\$19,595	92,686	\$1,403,473,528	\$15,142

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	34,785	30.9%	\$112,615,028	6.3%
All Indemnity Claims	112,518		\$1,789,948,644	

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	30,314	28.1%	\$69,025,973	6.6%
All Indemnity Claims	107,693		\$1,051,844,290	

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	5,808	49.0%	\$1,478,578	20.1%
All Indemnity Claims	11,847		\$7,366,844	

Claim Count & Amount Paid by Paid Benefit Ranges

Benefit Payment Range	COVID-19 Claim Count	COVID-19 Total Paid
\$0 to \$4,999	67,190	\$42,983,884
\$5,000 to \$9,999	2,012	\$13,505,391
\$10,000 to \$19,999	750	\$10,391,508
\$20,000 to \$29,999	243	\$5,931,366
\$30,000 to \$39,999	121	\$4,169,379
\$40,000 to \$49,999	69	\$3,061,096
\$50,000 to \$99,999	269	\$19,093,632
\$100,000 to \$249,999	161	\$23,322,467
\$250,000 to \$499,999	53	\$18,386,175
\$500,000 +	39	\$42,274,681
Grand Total	70,907	\$183,119,579

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	22,630	\$32,009,731	\$1,414	22,954	\$52,760,939	\$2,299	45,584	\$84,770,670	\$1,860
\$5,000 to \$9,999	1,664	\$11,102,519	\$6,672	13,369	\$96,312,632	\$7,204	15,033	\$107,415,151	\$7,145
\$10,000 to \$19,999	502	\$6,846,328	\$13,638	13,138	\$186,555,410	\$14,200	13,640	\$193,401,738	\$14,179
\$20,000 to \$29,999	120	\$2,903,801	\$24,198	6,460	\$157,713,654	\$24,414	6,580	\$160,617,455	\$24,410
\$30,000 to \$39,999	49	\$1,675,117	\$34,186	3,548	\$122,510,735	\$34,530	3,597	\$124,185,852	\$34,525
\$40,000 to \$49,999	26	\$1,168,248	\$44,933	2,250	\$100,223,156	\$44,544	2,276	\$101,391,404	\$44,548
\$50,000 to \$99,999	138	\$9,826,177	\$71,204	4,063	\$275,729,377	\$67,863	4,201	\$285,555,554	\$67,973
\$100,000 to \$249,999	59	\$8,341,898	\$141,388	1,430	\$205,495,839	\$143,703	1,489	\$213,837,737	\$143,612
\$250,000 to \$499,999	9	\$3,081,563	\$342,396	209	\$67,763,857	\$324,229	218	\$70,845,420	\$324,979
\$500,000 +	5	\$4,185,872	\$837,174	63	\$57,266,675	\$908,995	68	\$61,452,547	\$903,714
Grand Total	25,202	\$81,141,254	\$3,220	67,484	\$1,322,332,274	\$19,595	92,686	\$1,403,473,528	\$15,142

COVID-19 Indemnity Claim Count by Insurer Type

Insurer Type	COVID-19 Indemnity Claim Count	COVID-19 Total Paid
Private	33,691	\$63,913,650
Self-Insurer Private	5,467	\$11,370,274
Self-Insurer Governmental	31,749	\$107,835,655
Grand Total	70,907	\$183,119,579

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	22,727	22,840
Self-Insurer Private	28	2,175	2,203
Self-Insurer Governmental	26	9,612	9,638
Grand Total	167	34,514	34,681

COVID-19 Claims by County

County	COVID-19 Claim Count	COVID-19 Benefits Paid
Alachua	998	\$1,447,650
Baker	282	\$408,050
Bay	663	\$1,329,340
Bradford	136	\$185,419
Brevard	1,110	\$1,614,171
Broward	6,007	\$19,817,770
Calhoun	130	\$176,802
Charlotte	485	\$2,992,073
Citrus	275	\$154,464
Clay	426	\$1,348,096
Collier	713	\$1,055,524
Columbia	456	\$2,410,147
Desoto	0	\$0
Dixie	188	\$116,569

County	COVID-19 Claim Count	COVID-19 Benefits Paid
Duval	3,940	\$10,808,634
Escambia	756	\$819,791
Flagler	174	\$83,708
Franklin	88	\$106,448
Gadsden	586	\$999,367
Gilchrist	160	\$57,851
Glades	3	\$615
Gulf	96	\$168,542
Hamilton	153	\$268,615
Hardee	163	\$81,617
Hendry	29	\$1,734
Hernando	352	\$620,791
Highlands	432	\$602,915
Hillsborough	2,134	\$4,606,206
Holmes	124	\$61,574
Indian River	705	\$752,897
Jackson	596	\$1,175,044
Jefferson	81	\$138,952
Lafayette	122	\$131,758
Lake	1,161	\$2,988,822
Lee	2,048	\$3,383,612
Leon	746	\$2,781,986
Levy	47	\$143,644
Liberty	187	\$485,837
Madison	205	\$753,998
Manatee	399	\$763,280
Marion	1,190	\$2,583,789
Martin	497	\$368,903
Miami-Dade	15,485	\$54,230,090
Monroe	198	\$495,725

County	COVID-19 Claim Count	COVID-19 Benefits Paid
Nassau	296	\$746,760
Not Indicated	5,879	\$19,946,491
Okaloosa	552	\$1,407,275
Okeechobee	276	\$345,059
Orange	3,599	\$4,867,224
Osceola	674	\$1,137,932
Palm Beach	3,210	\$10,339,312
Pasco	599	\$1,368,829
Pinellas	2,043	\$2,246,706
Polk	2,053	\$4,305,784
Putnam	103	\$88,139
Santa Rosa	456	\$1,268,962
Sarasota	897	\$790,354
Seminole	764	\$792,761
St. Johns	692	\$1,248,079
St. Lucie	732	\$1,669,827
Sumter	273	\$2,037,576
Suwannee	305	\$289,520
Taylor	65	\$127,624
Union	717	\$1,634,630
Volusia	1,069	\$1,827,406
Wakulla	228	\$228,468
Walton	493	\$444,681
Washington	206	\$437,360
Grand Total	70,907	\$183,119,579

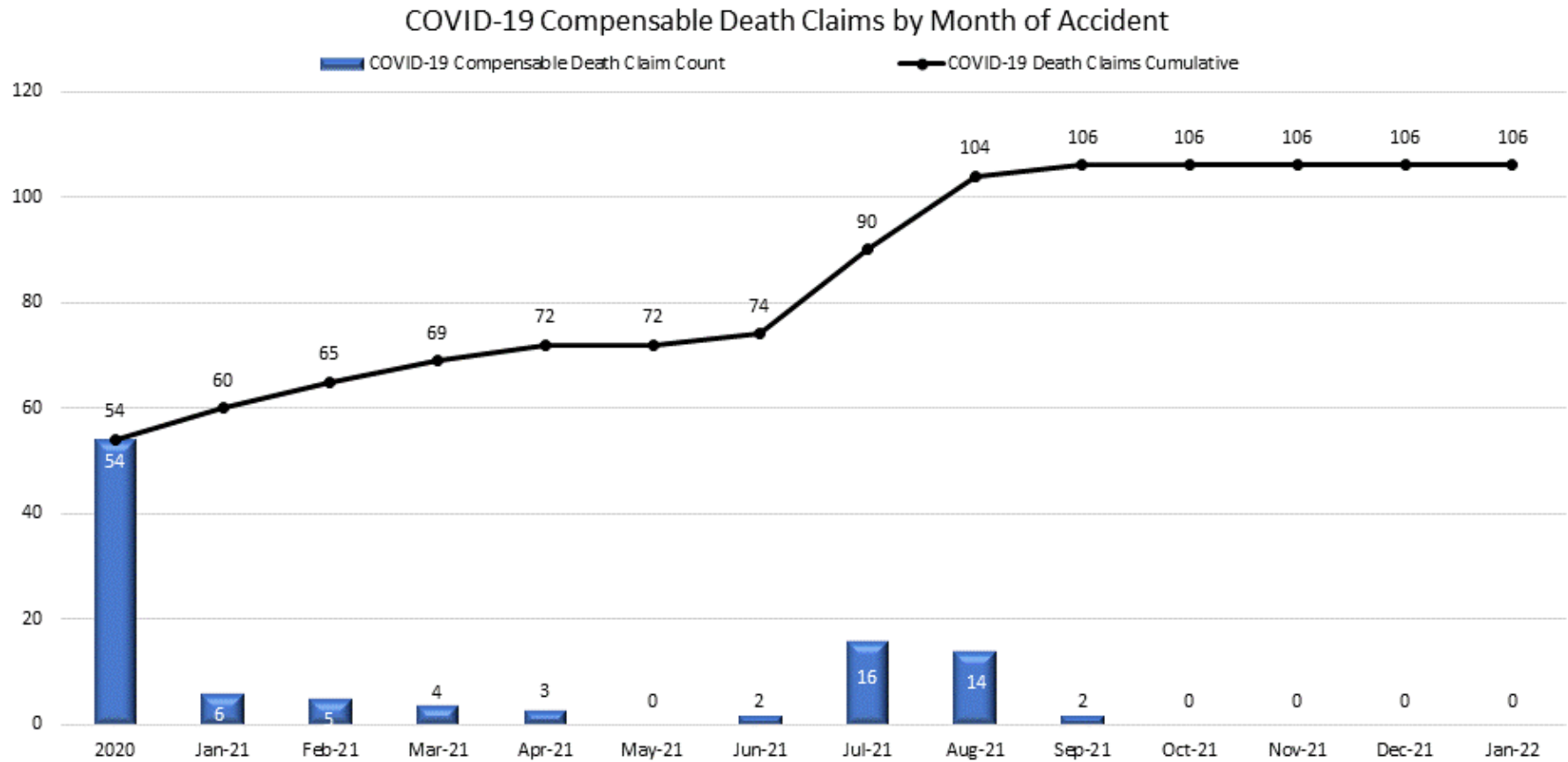
COVID-19 Injured Worker (IW) Claims

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	172	\$1,179	213	\$116,865	\$549	\$2,822	0.3%	0.1%
Education and Health Services	10,848	\$60,322,782	12,381	\$483,665	23,229	\$60,806,447	\$2,618	\$5,561	32.8%	33.2%
Financial Activities	49	\$277,366	1,579	\$16,232	1,628	\$293,598	\$180	\$5,661	2.3%	0.2%
Information	1	\$13,511	51	\$0	52	\$13,511	\$260	\$13,511	0.1%	0.0%
Leisure and Hospitality	6	\$93,341	1,433	\$40,850	1,439	\$134,191	\$93	\$15,557	2.0%	0.1%
Manufacturing	27	\$168,562	854	\$604	881	\$169,166	\$192	\$6,243	1.2%	0.1%
Natural Resources and Mining	6	\$122,980	90	\$0	96	\$122,980	\$1,281	\$20,497	0.1%	0.1%
Professional and Business Services	2,254	\$11,505,495	2,059	\$31,100	4,313	\$11,536,595	\$2,675	\$5,104	6.1%	6.3%
Public Administration*	22,887	\$109,176,187	10,577	\$287,033	33,464	\$109,463,220	\$3,271	\$4,770	47.2%	59.8%
Trade, Transportation, and Utilities	106	\$418,981	5,338	\$35,737	5,444	\$454,718	\$84	\$3,953	7.7%	0.2%
Unclassified/missing data	1	\$7,500	147	\$788	148	\$8,288	\$56	\$7,500	0.2%	0.0%
Grand Total	36,226	\$182,222,391	34,681	\$897,188	70,907	\$183,119,579	\$2,583	\$5,030		

*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.

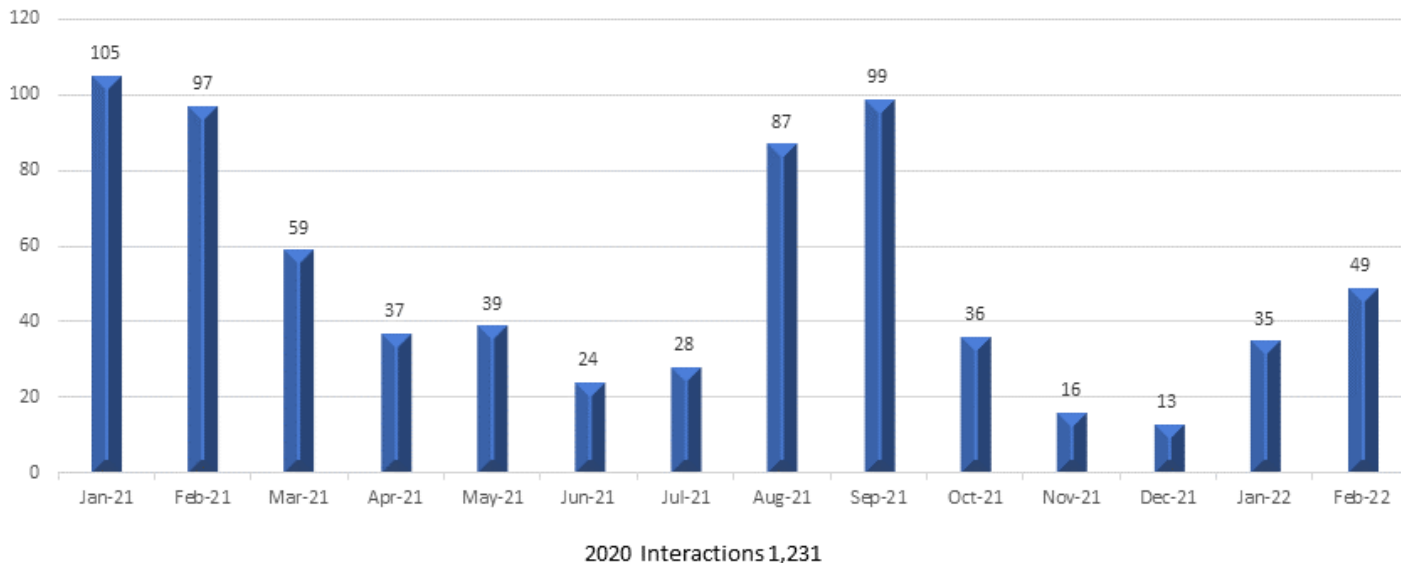
Gender & Age Range	Claim Count
Female	33,724
15 to 19	499
20 to 29	7,146
30 to 39	8,878
40 to 49	7,606
50 to 59	6,517
60 to 69	2,653
70 plus	361
no date of birth	64
Male	36,206
15 to 19	406
20 to 29	7,953
30 to 39	11,010
40 to 49	8,570
50 to 59	6,340
60 to 69	1,664
70 plus	223
no date of birth	40
Not Indicated	977
15 to 19	12
20 to 29	190
30 to 39	291
40 to 49	227
50 to 59	172
60 to 69	63
70 plus	11
no date of birth	11
Grand Total	70,907

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 1,955 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 312 claims:

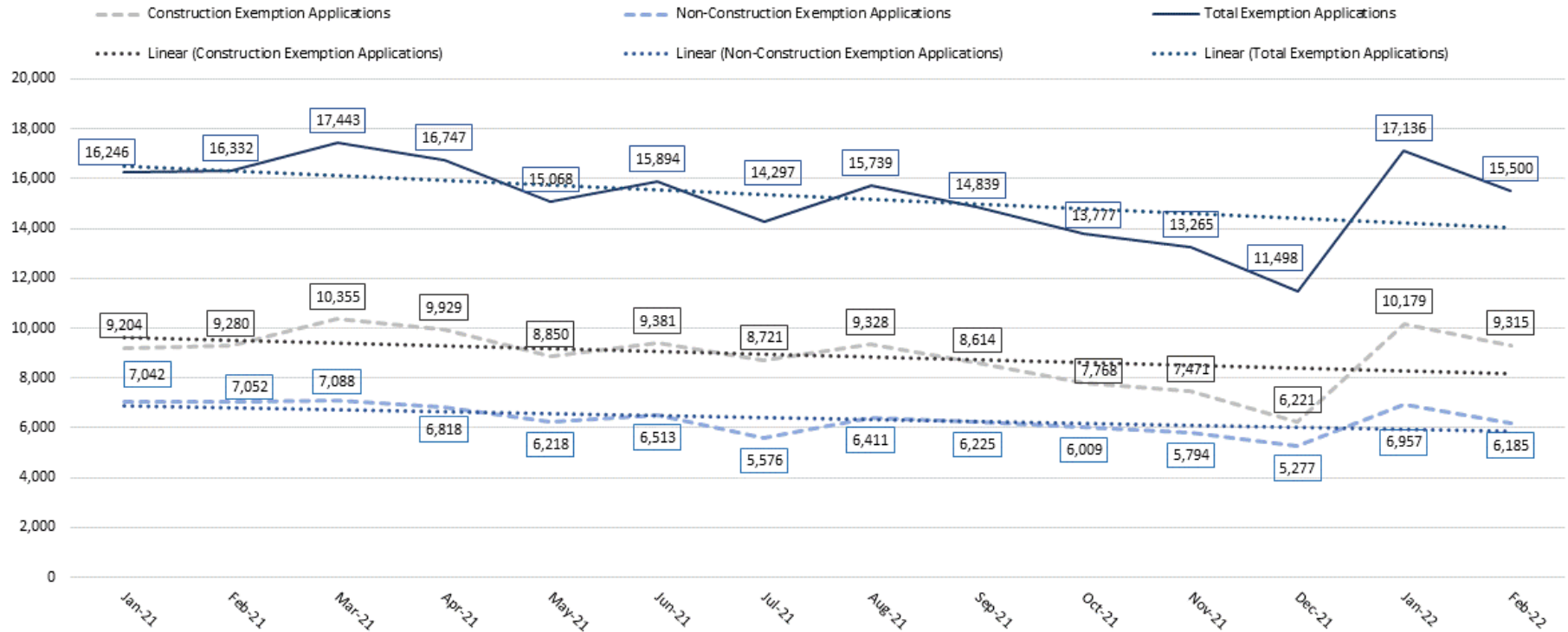
- Compensable claims – 220 | Denied claims – 92

The percentage of PFB filed for all COVID-19 claims is 0.44%.

3. Coverage Information

Exemption Applications Received

Exemption Applications Received 2020 & 2021



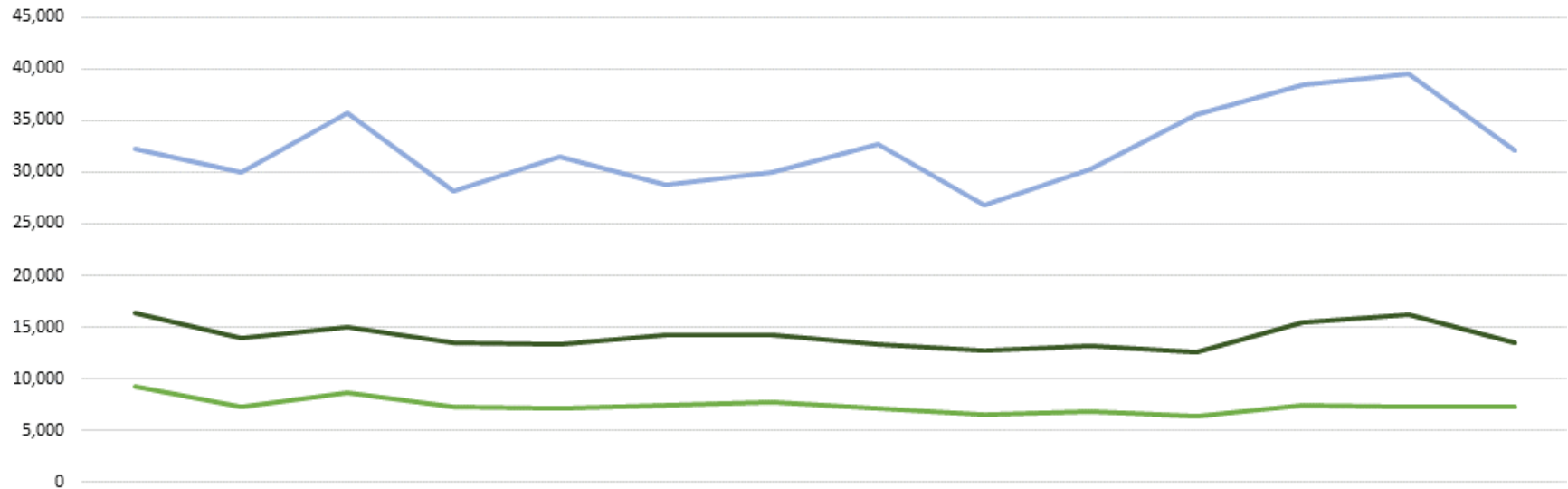
Construction Applications 2020 Total - 100,645
 Construction Applications 2021 Total - 105,122

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



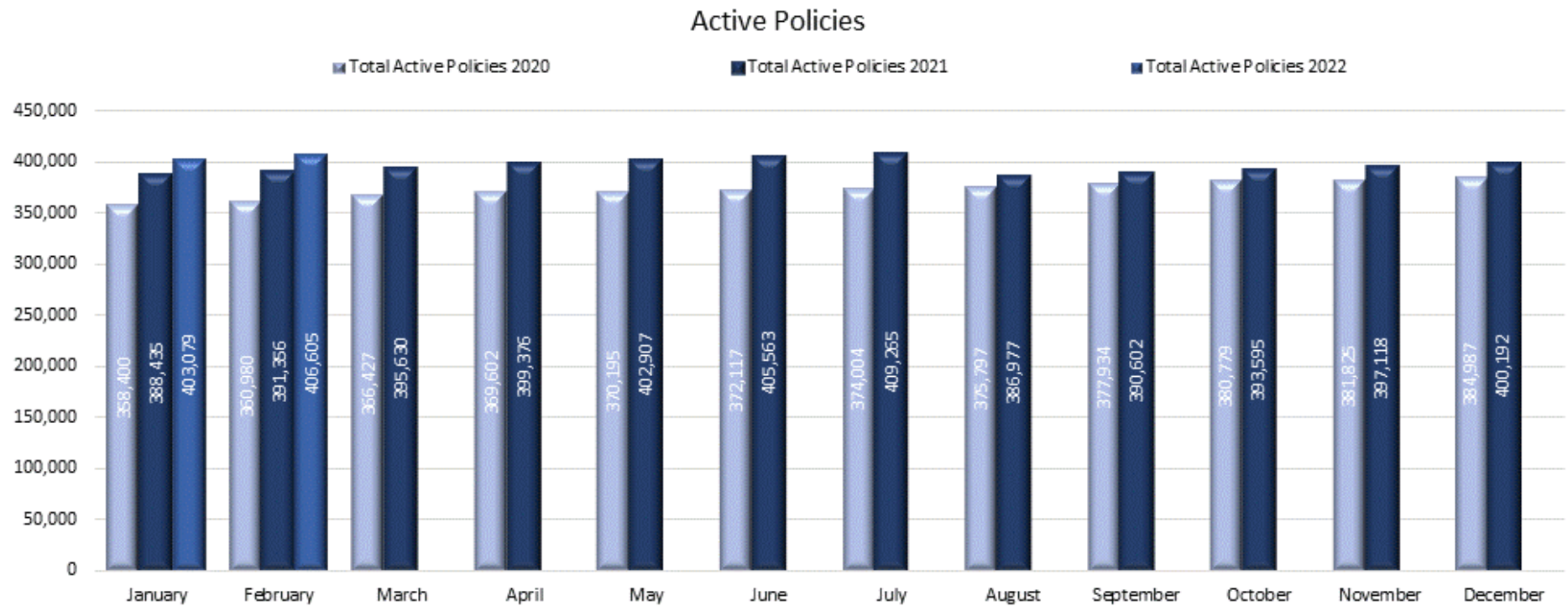
	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21	Jan-22	Feb-22
Reinstatements Filed	9,333	7,339	8,723	7,279	7,130	7,405	7,724	7,188	6,612	6,770	6,445	7,522	7,318	7,289
Cancellations Filed	16,420	13,923	15,084	13,479	13,292	14,266	14,229	13,372	12,719	13,225	12,636	15,391	16,194	13,504
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

2020 Reinstatements Filed 80,697

2020 Cancellations Filed 159,438

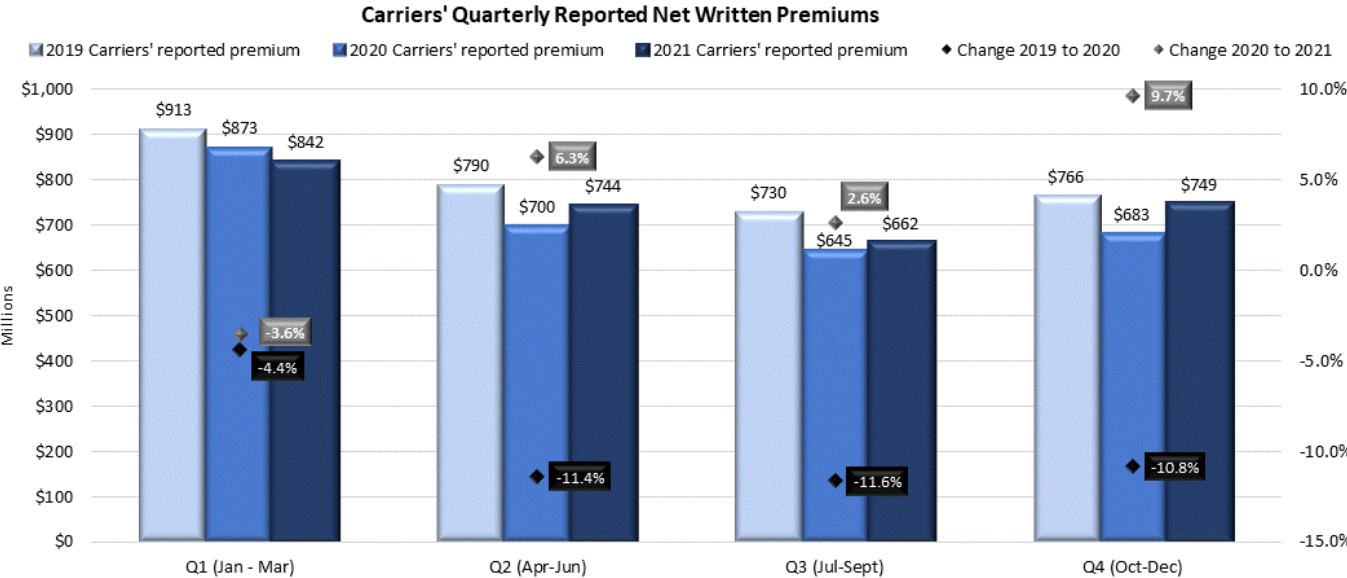
2020 New Policies Filed 353,933

Proof of Coverage | Active Policies



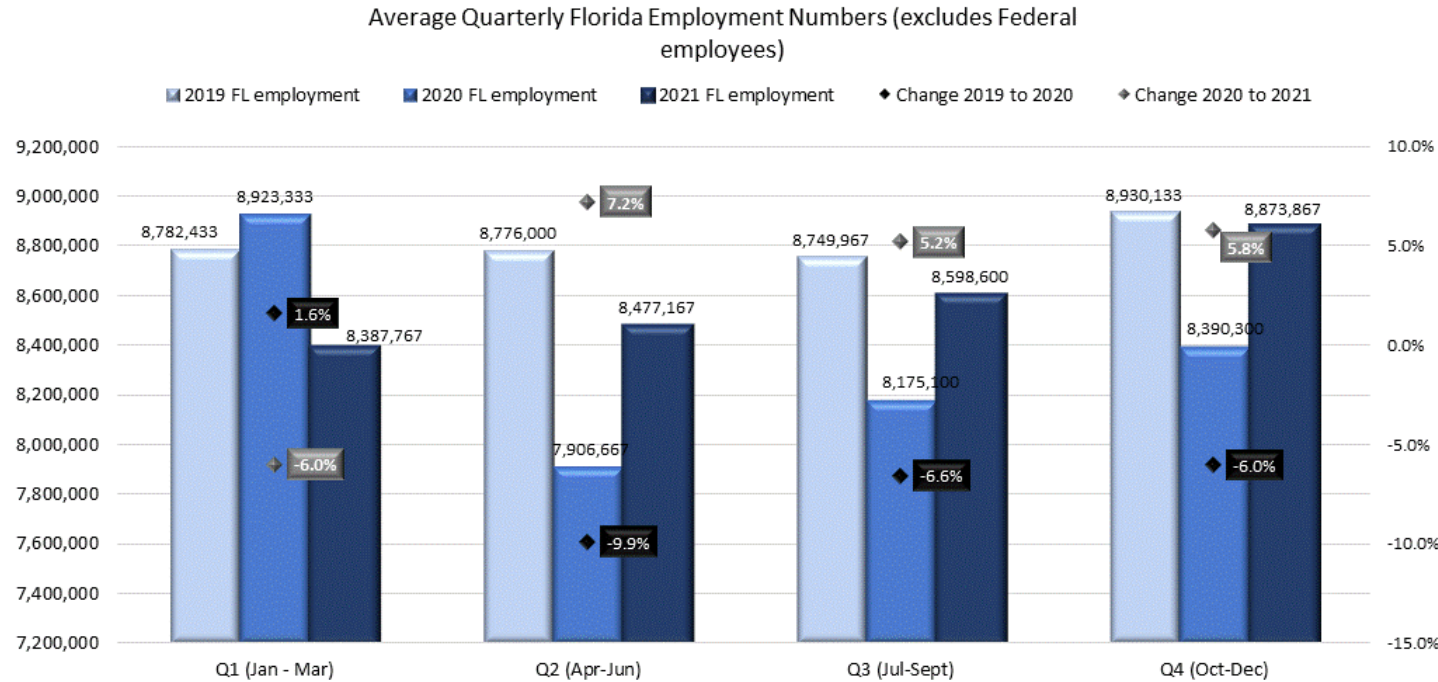
Carriers' Premiums & Quarterly Comparisons

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



Florida Employment

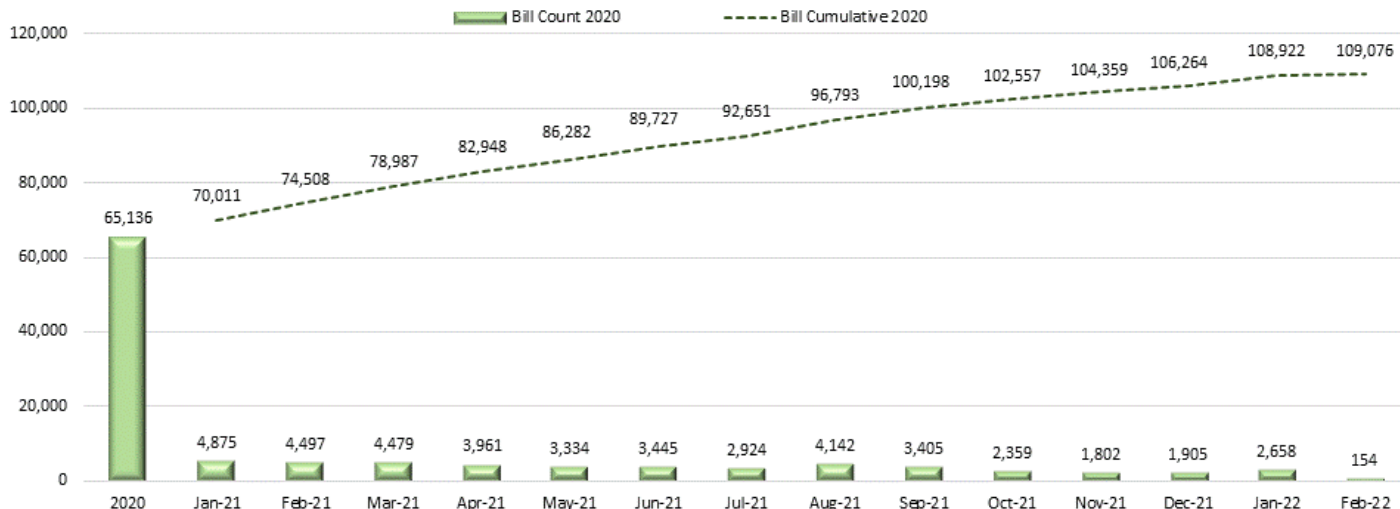
The employment shown here is the result of Florida statewide data, nonfarm employees (not seasonally adjusted), minus Florida statewide federal employees (not seasonally adjusted). Source: <https://data.bls.gov/>



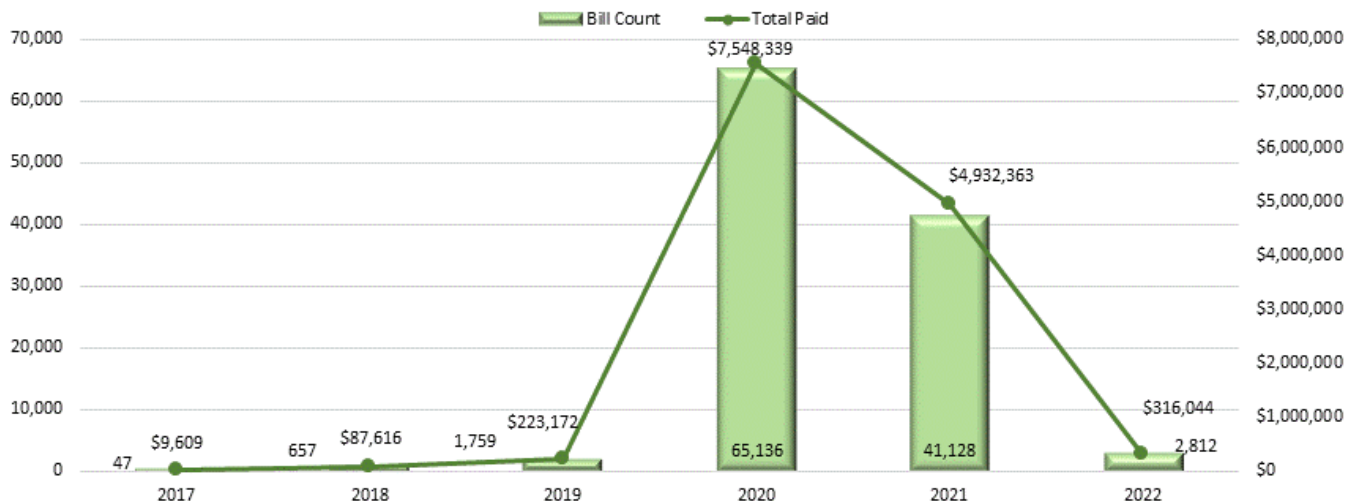
4. Telemedicine

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	51,665	\$5,541,464
Physical Therapist	19,043	\$2,156,476
Osteopathic Physician	9,980	\$974,615
Out of State Health Care Provider	6,421	\$994,077
Psychologist	4,132	\$832,498
Advanced Practice Registered Nurse	4,001	\$382,748
Licensed Mental Health Counselor	3,853	\$755,574
Occupational Therapist	2,854	\$307,592
Medical Doctor Out-of-State Telehealth Provider	2,415	\$203,463
Physician Assistant	2,332	\$260,317
Podiatric Physician	903	\$127,703
Licensed Clinical Social Worker	801	\$156,185
Physical Therapist Out-of-State Telehealth	316	\$40,340
Others Less Than 100 Bills Each	360	\$63,694
Grand Total	109,076	\$12,796,746