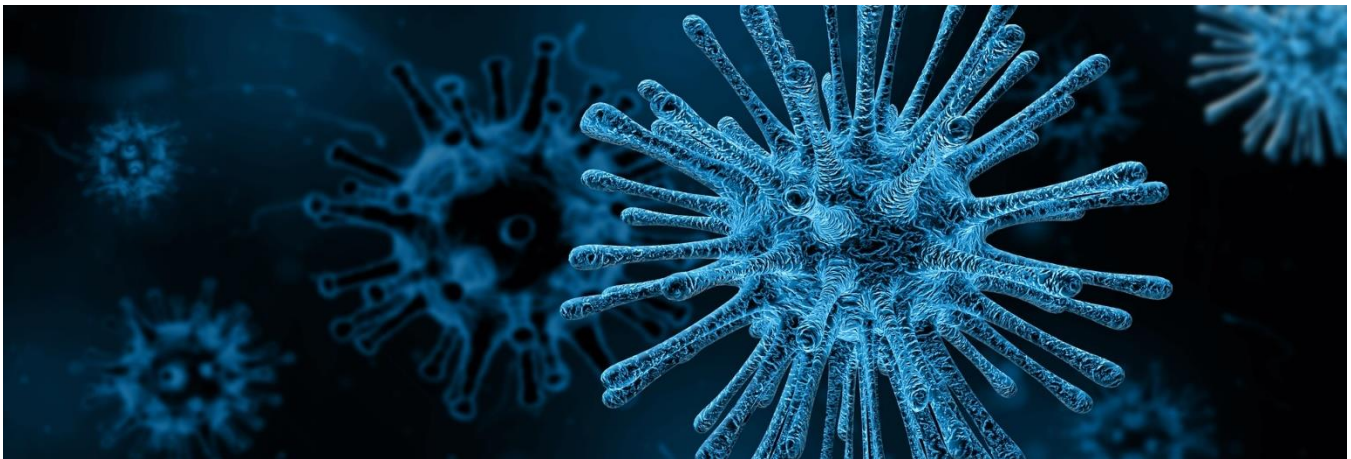




## Florida Division of Workers' Compensation 2020 COVID-19 Report

Data Summary as of July 31, 2020



### 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 August 2020 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).

## New Data Elements Included in the August 2020 Report

In the Claim Costs & Claim Characteristics section, we have included a new table that shows the claim count & amount paid by paid benefit ranges.

# Commonly Used Terms and Their Meanings

- Closed Indemnity Claim: The claim has a status indicator that denotes the claim as being 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 150) filed by Health Care Providers (HCP)
- EAO: Bureau of Employee Assistance and Ombudsman Office
- HCP: Health Care Providers
- IW: Injured Worker
- 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 7/31/2020 and will change over time.
- Date range data are based on 1/1/2020 to 7/31/2020 for COVID-19 and 1/1/2019 to 7/31/2019 when making comparison to past performance. The data is valued as of 8/3/2020.
- COVID-19 indemnity claims are determined 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 groupings for counts by "Occupation of Injured Workers" are based on text descriptions and risk codes. The associated total paid benefits by occupation include indemnity & medical benefits.

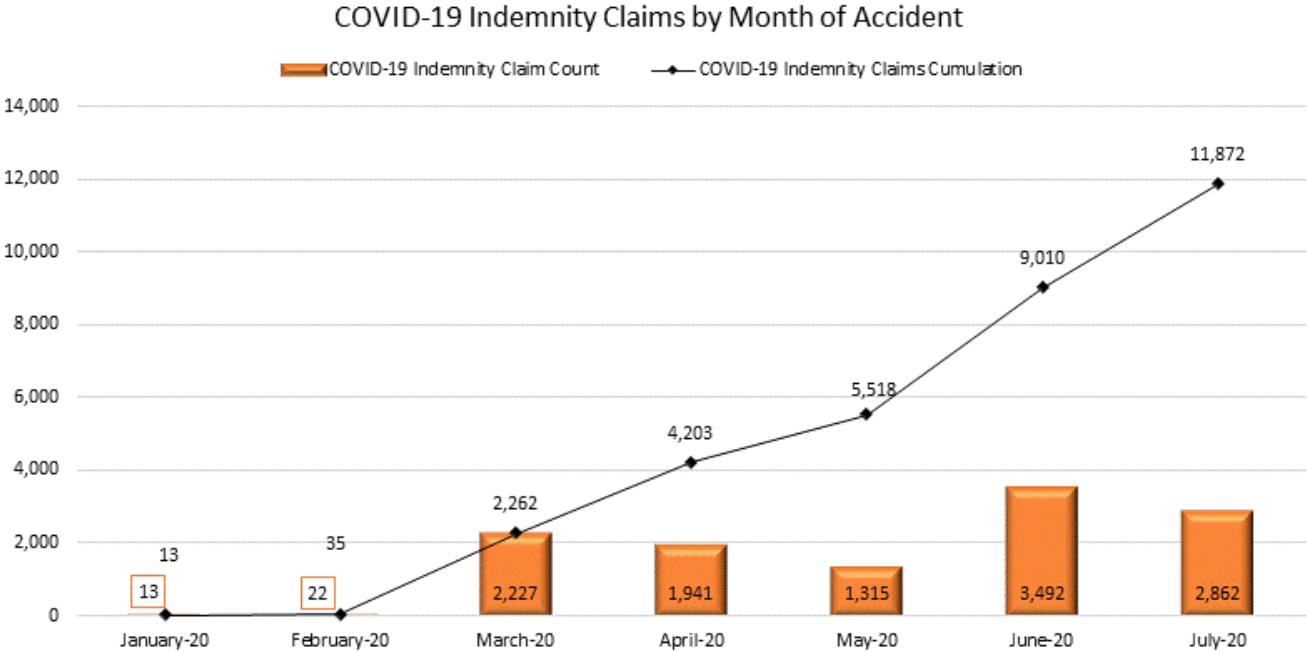
- 440.02, F.S., states that “Accident” means only an unexpected or unusual event or result that happens suddenly. Disability or death due to the accidental acceleration or aggravation of a venereal disease or of a disease due to the habitual use of alcohol or controlled substances or narcotic drugs, 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

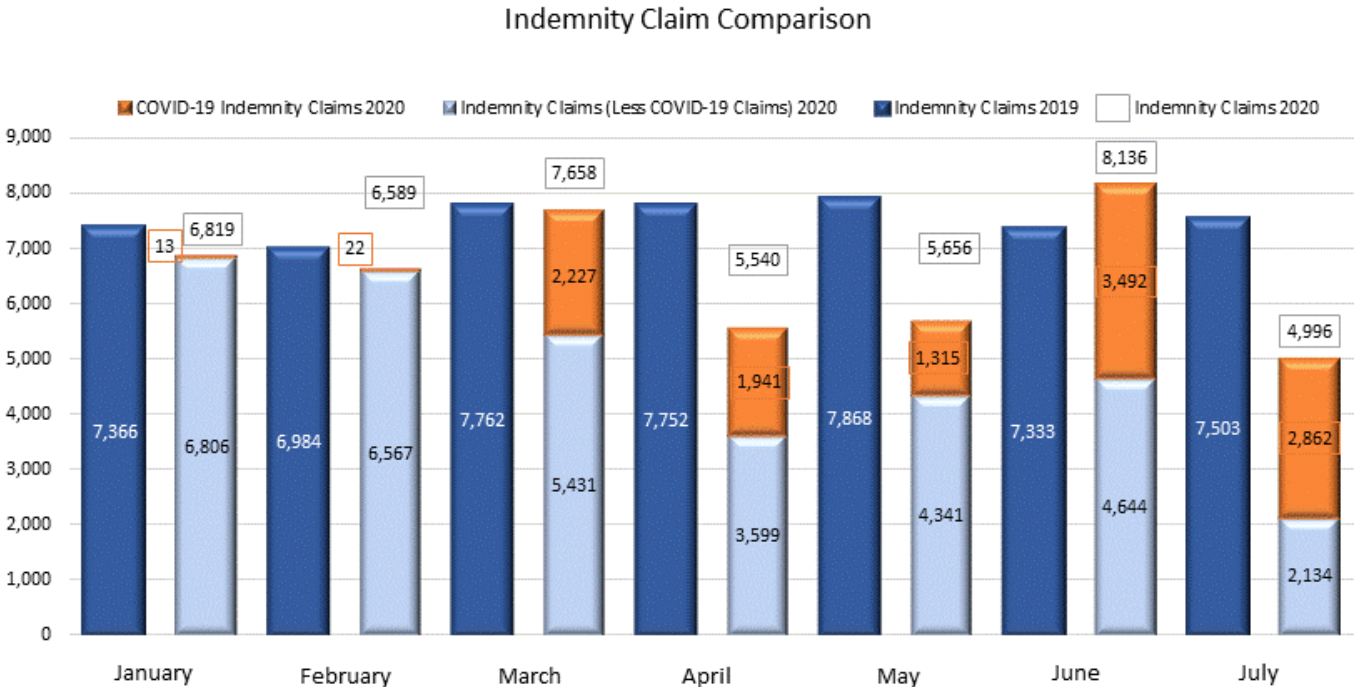
<b>1. Claim Frequency</b>	<b>6</b>
Number of COVID-19 Claims By DOA	6
Number of COVID-19 Claims by DOA Compared as a Subset of All Claims	6
<b>2. Claim Costs &amp; Claim Characteristics</b>	<b>7</b>
Claim Status	7
Claim Count & Amount Paid	7
Claim Count & Amount Paid by Paid Benefit Ranges	7
COVID-19 Indemnity Claim Count by Insurer Type	8
COVID-19 Partial & Total Denial Claim Counts	8
COVID-19 Claims by County	8
COVID-19 Injured Worker (IW) Claims	11
<b>3. Coverage Information</b>	<b>14</b>
Exemption Applications Received	14
Proof of Coverage   Policy Cancellations & Renewals	15
Proof of Coverage   Policy Filings	15
Proof of Coverage   Active Policies	16
<b>4. Telemedicine</b>	<b>17</b>
Telemedicine Bills	17
Telemedicine Billing by HCP License Type	18

1. Claim Frequency

Number of COVID-19 Claims By DOA



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



2. Claim Costs & Claim Characteristics

*Claim Status*

2020	Open COVID-19 Indemnity Claims		Closed COVID-19 Indemnity Claims	
	Claim Count	Benefits Paid	Claim Count	Benefits Paid
January	1	\$3,287	12	\$9,981
February	3	\$11,116	19	\$105
March	544	\$2,945,798	1,683	\$1,417,510
April	692	\$1,656,884	1,249	\$1,635,965
May	481	\$715,068	834	\$419,548
June	1,802	\$2,176,767	1690	\$504,557
July	1,679	\$1,474,043	1183	\$149,430
<b>Grand Total</b>	<b>5,202</b>	<b>\$8,982,964</b>	<b>6,670</b>	<b>\$4,137,095</b>

*Claim Count & Amount Paid*

January 2020 to July 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	11,872	26.2%	\$13,120,059	5.3%
All Indemnity Claims	45,394		\$248,292,167	

*Claim Count & Amount Paid by Paid Benefit Ranges*

Paid Benefit Ranges	COVID-19 Claim Count	COVID-19 Total Paid
\$0 to \$4,999	11,544	\$7,756,631
\$5,000 to \$9,999	249	\$1,704,793
\$10,000 to \$19,999	50	\$622,453
\$20,000 to \$29,999	6	\$128,927
\$30,000 to \$39,999	2	\$72,514
\$40,000 to \$49,999	2	\$86,235
\$50,000 to \$99,999	10	\$726,460
\$100,000 to \$249,999	8	\$1,170,713
\$250,000 to \$499,999	0	\$0
\$500,000 +	1	\$851,333
<b>Grand Total</b>	<b>11,872</b>	<b>\$13,120,059</b>

*COVID-19 Indemnity Claim Count by Insurer Type*

Insurer Type	COVID-19 Indemnity Claim Count	COVID-19 Total Paid
Private	5,527	\$4,014,914
Self-Insurer Private	1,840	\$1,936,004
Self-Insurer Governmental	4,505	\$7,169,141
<b>Grand Total</b>	<b>11,872</b>	<b>\$13,120,059</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	13	3,205	3,218
Self-Insurer Private	17	530	547
Self-Insurer Governmental	2	1,409	1,411
<b>Grand Total</b>	<b>32</b>	<b>5,144</b>	<b>5,176</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	4,092	\$4,960,503	123,644
Broward	1,071	\$1,287,867	58,531
Not Indicated	837	\$2,253,987	631
Palm Beach	831	\$875,707	34,550
Orange	479	\$367,929	29,927
Duval	432	\$433,950	21,830
Pinellas	414	\$261,229	16,886
Lee	389	\$448,929	15,799
Hillsborough	370	\$131,520	30,450
Polk	235	\$424,446	13,137
Volusia	169	\$129,177	7,194
Collier	153	\$78,428	9,811
Alachua	131	\$132,393	3,749
Jackson	120	\$74,524	1,618
Lake	120	\$108,711	4,708
Sarasota	111	\$56,643	5,814
Seminole	105	\$21,003	6,687
Pasco	101	\$24,247	6,548
Saint Lucie	101	\$47,367	5,256
Charlotte	94	\$131,927	2,062
Brevard	89	\$35,094	5,619



County	COVID-19 Claim Count	COVID-19 Benefits Paid	ALL COVID-19 Cases for Florida (Per FDOH website)
Escambia	89	\$70,154	8,125
Indian River	89	\$21,745	2,340
Leon	88	\$108,526	4,448
Walton	86	\$7,618	1,256
Saint Johns	81	\$28,012	3,362
Osceola	80	\$39,396	8,894
Clay	76	\$125,666	2,935
Manatee	76	\$36,041	8,825
Martin	65	\$0	3,644
Bay	60	\$40,284	3,701
Marion	50	\$21,309	5,286
Columbia	43	\$25,626	2,598
Santa Rosa	43	\$17,375	3,484
Okaloosa	39	\$7,716	3,031
Gadsden	38	\$23,232	1,576
Okeechobee	36	\$30,723	958
Sumter	32	\$38,525	1,142
Suwannee	31	\$16,011	1,190
Highlands	30	\$22,655	1,277
Union	29	\$12,984	225
Holmes	26	\$3,564	455
Hernando	25	\$19,547	1,766
Citrus	22	\$8,470	1,299
Washington	22	\$806	597
Monroe	21	\$15,311	1,379
Nassau	19	\$4,510	1,121
Flagler	18	\$16,435	945
Jefferson	17	\$8,628	363
Hamilton	15	\$8,568	586
Madison	12	\$4,664	655
Wakulla	10	\$10,273	612
Liberty	9	\$13,031	412
Baker	8	\$2,309	403
Putnam	8	\$5,153	1,379
Calhoun	6	\$8,215	328
Gilchrist	5	\$4,469	331
Gulf	5	\$1,988	390
Hardee	4	\$654	857
Bradford	3	\$1,311	340

County	COVID-19 Claim Count	COVID-19 Benefits Paid	ALL COVID-19 Cases for Florida (Per FDOH website)
Dixie	3	\$1,587	277
Hendry	3	\$0	1,667
Taylor	2	\$475	396
Franklin	1	\$0	158
Glades	1	\$0	392
Lafayette	1	\$256	113
Levy	1	\$651	618
Desoto	0	0	1,297
<b>Grand Total</b>	<b>11,872</b>	<b>\$13,120,059</b>	<b>491,884</b>

**COVID-19 Injured Worker (IW) Claims**

**COVID-19 Claims | Consolidated by Occupation of Injured Workers**

*COVID-19 Claim Counts and Amount Paid*

Broad Group of Occupations	COVID-19 Indemnity Claim Count	Percentage of All COVID-19 Indemnity Claims	COVID-19 Indemnity Claim Total Paid Benefits	Percentage of COVID-19 Benefits Paid
Airline	111	0.9%	\$124,289	0.9%
Health Care	3,432	28.9%	\$4,563,378	34.8%
Office Workers	1,087	9.2%	\$1,960,707	14.9%
Protective Services*	4,345	36.6%	\$5,315,144	40.5%
Service Industry	2,897	24.4%	\$1,156,541	8.8%
<b>Grand Total</b>	<b>11,872</b>		<b>\$13,120,059</b>	

*COVID-19 Compensable Claims*

Broad Group of Occupations	COVID-19 Compensable Claim Count	Compensable COVID-19 Total Paid
Airline	26	\$123,722
Health Care	2,106	\$4,351,199
Office Workers	433	\$1,949,876
Protective Services*	2,874	\$5,269,099
Service Industry	1,257	\$1,142,003
<b>Grand Total</b>	<b>6,696</b>	<b>\$12,835,899</b>

*COVID-19 Denied Claims*

Broad Group of Occupations	COVID-19 Full Denial Claim Count	COVID-19 Full Denial Benefits Paid	COVID-19 Partial Denial Claim Count	COVID-19 Partial Denial Benefits Paid
Airline	85	\$567	0	\$0
Health Care	1,315	\$212,128	11	\$51
Office Workers	649	\$10,645	5	\$185
Protective Services*	1,469	\$43,948	2	\$2,097
Service Industry	1,626	\$13,046	14	\$1,491
<b>Grand Total</b>	<b>5,144</b>	<b>\$280,335</b>	<b>32</b>	<b>\$3,825</b>

\*Protective services figures include first responders.

**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>6,291</b>
16 to 19	55
20 to 29	1,288
30 to 39	1,575
40 to 49	1,479
50 to 59	1,256
60 to 69	567
70 plus	63
no date of birth	8
<b>Male</b>	<b>5,493</b>
16 to 19	63
20 to 29	1,318
30 to 39	1,694
40 to 49	1,281
50 to 59	874
60 to 69	228
70 plus	25
no date of birth	10
<b>Not Indicated</b>	<b>88</b>
16 to 19	3
20 to 29	13
30 to 39	27
40 to 49	22
50 to 59	15
60 to 69	8
70 plus	0
no date of birth	0
<b>Grand Total</b>	<b>11,872</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 has conducted 624 interactions with Florida’s workers’ compensation system participants relating to COVID-19.

2020	Number of Interactions
January	2
February	5
March	38
April	86
May	160
June	190
July	143
<b>Grand Total</b>	<b>624</b>

**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 10 claims:

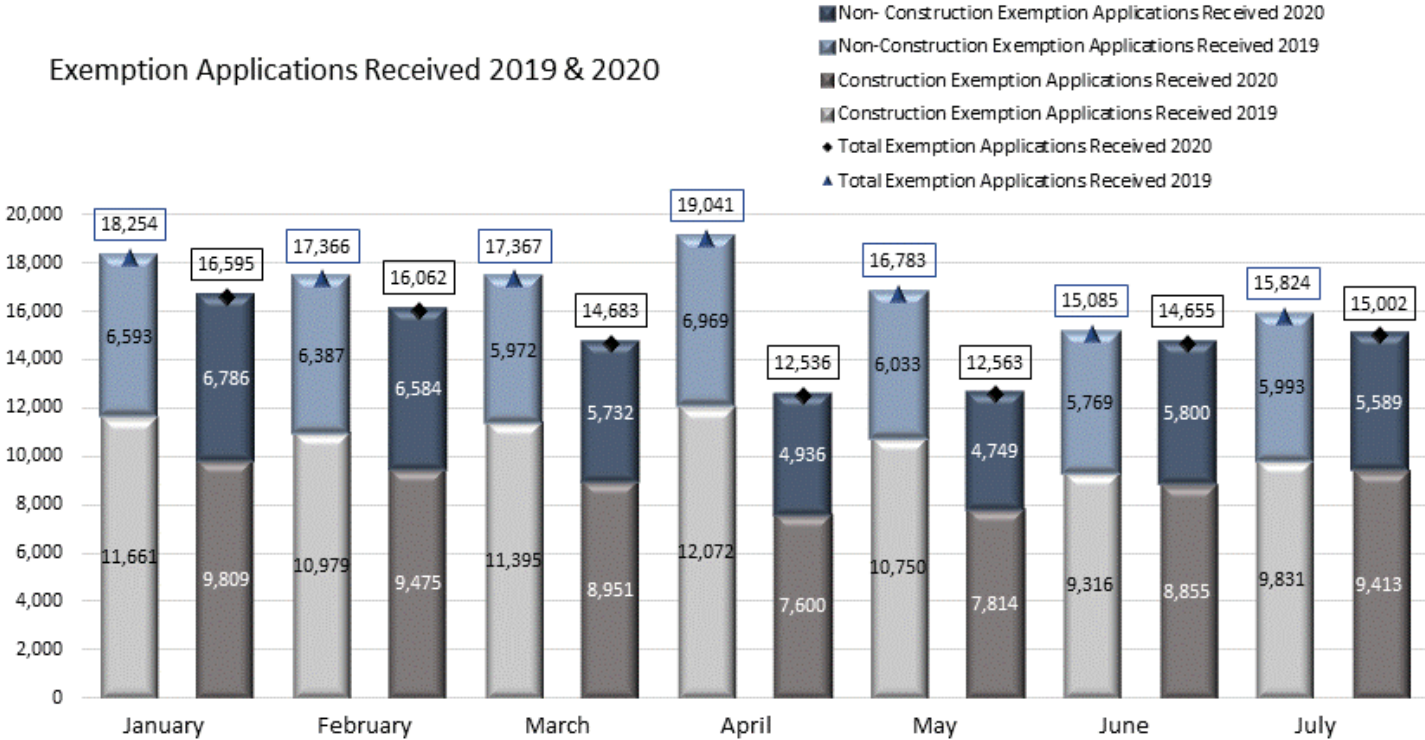
- Compensable claim - 3
- Denied claims - 7

The percentage of PFB filed for all COVID-19 claims is 0.2%.

3. Coverage Information

Exemption Applications Received

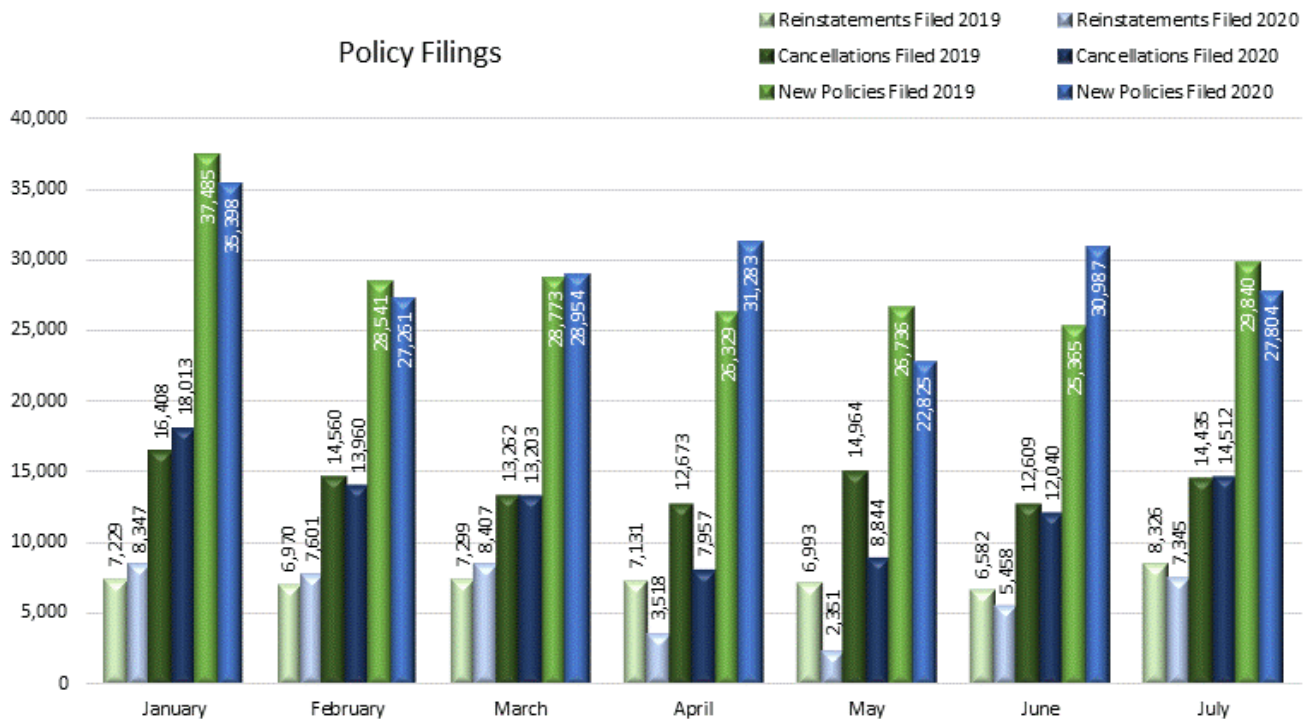
Exemption Applications Received 2019 & 2020



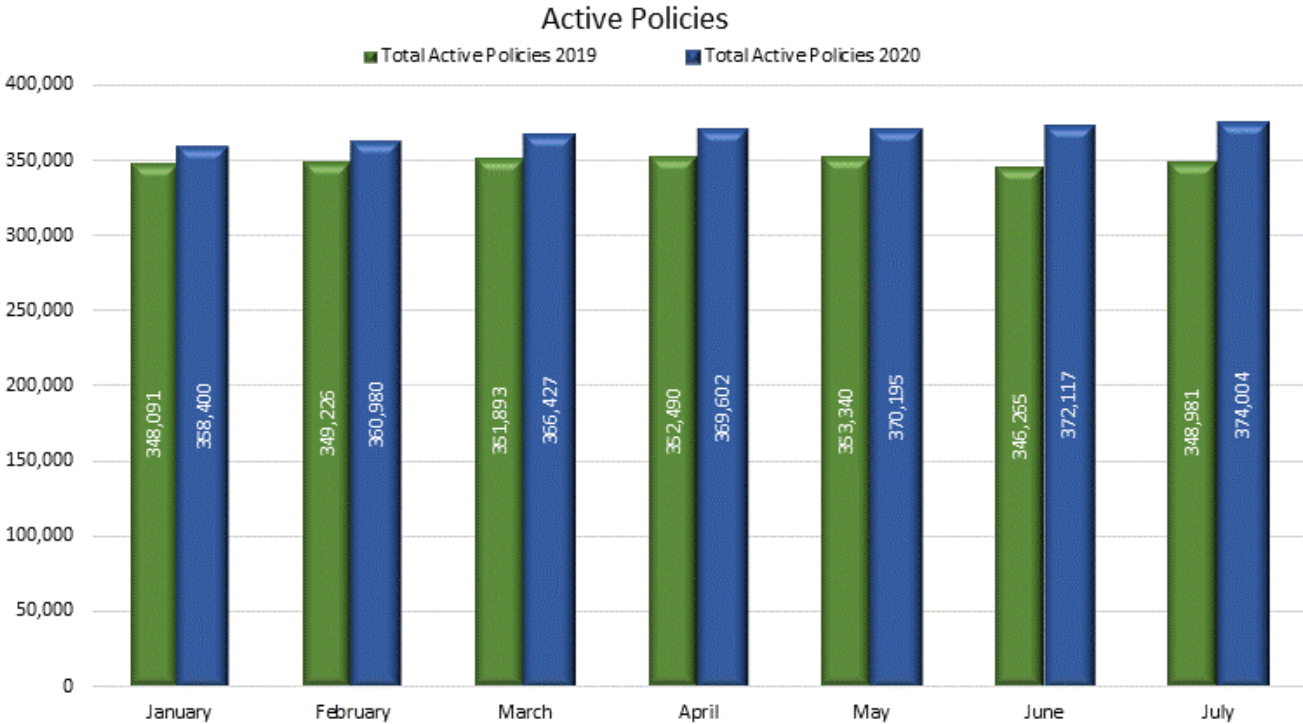
*Proof of Coverage | Policy Cancellations & Renewals*

2019	Reinstatements Filed 2019	Cancellations Filed 2019	New Policies Filed 2019	Total Active Policies 2019
January	7,229	16,408	37,485	348,091
February	6,970	14,560	28,541	349,226
March	7,299	13,262	28,773	351,893
April	7,131	12,673	26,329	352,490
May	6,993	14,964	26,736	353,340
June	6,582	12,609	25,365	346,265
July	8,326	14,435	29,840	348,981
2020	Reinstatements Filed 2020	Cancellations Filed 2020	New Policies Filed 2020	Total Active Policies 2020
January	8,347	18,013	35,398	358,400
February	7,601	13,960	27,261	360,980
March	8,407	13,203	28,954	366,427
April	3,518	7,957	31,283	369,602
May	2,351	8,844	22,825	370,195
June	5,458	12,040	30,987	372,117
July	7,345	14,512	27,804	374,004

*Proof of Coverage | Policy Filings*



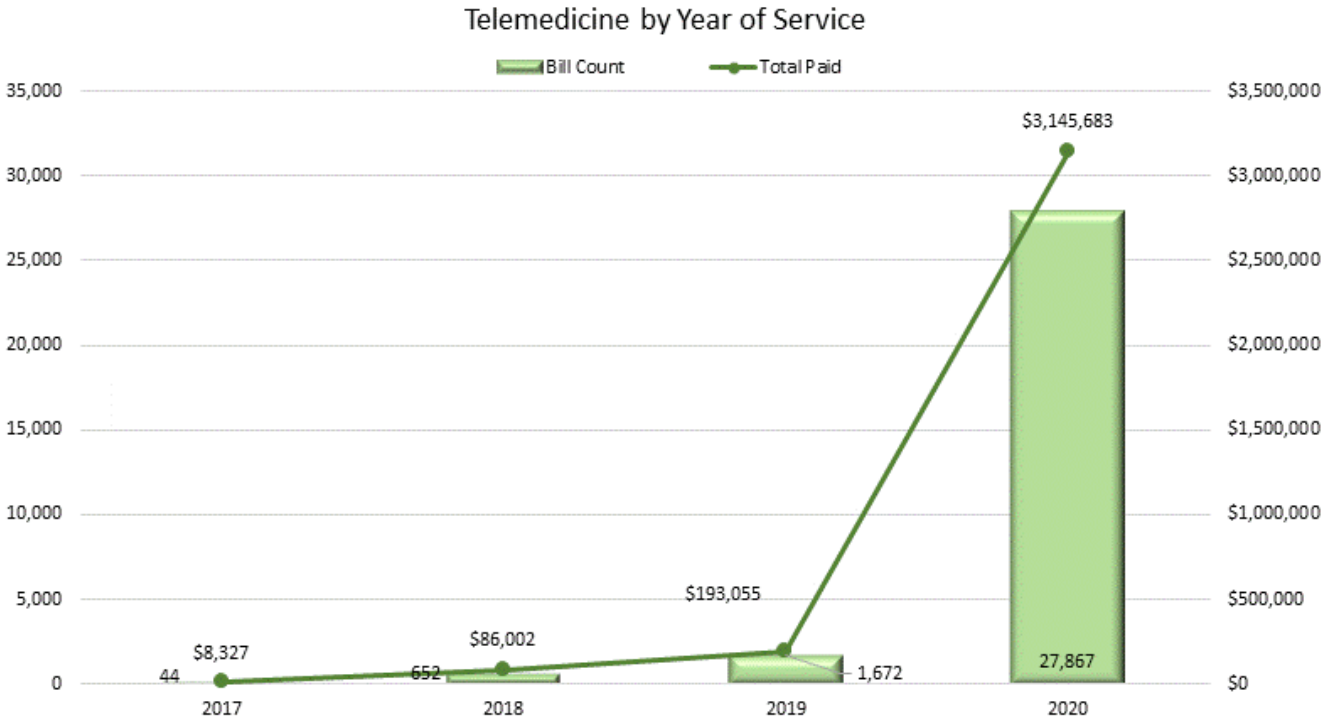
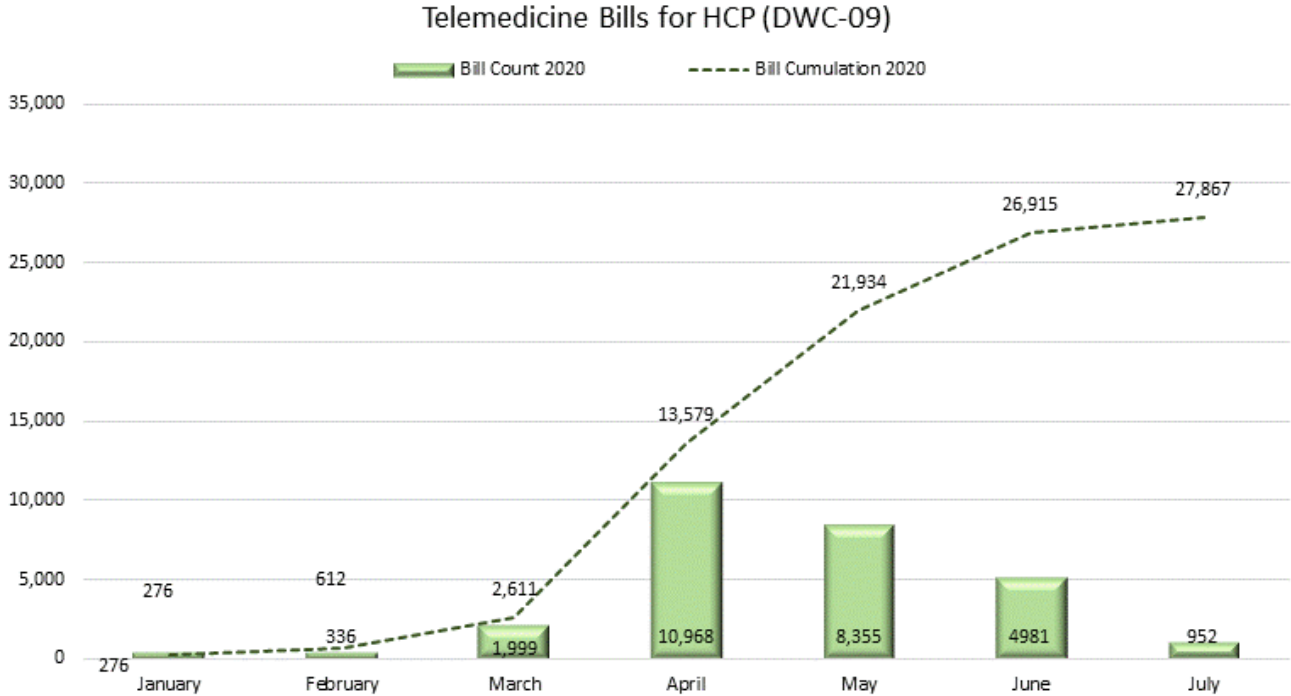
Proof of Coverage | Active Policies





4. Telemedicine

Telemedicine Bills



*Telemedicine Billing by HCP License Type*

License Type	Bill Count	Total Paid
Medical Doctor	13,346	\$1,413,751
Physical Therapist	7,170	\$838,568
Osteopathic Physician	1,844	\$184,115
Out-of-State Health Care Provider	1,722	\$221,883
Occupational Therapist	778	\$89,251
Psychologist	640	\$122,335
Licensed Mental Health Counselor	583	\$97,142
Physician Assistant	522	\$40,136
Advanced Registered Nurse Practitioner	510	\$40,200
Podiatric Physician	319	\$41,492
Medical Doctor out-of-state telehealth provider	206	\$22,560
Licensed Clinical Social Worker Provisional	141	\$23,995
Others with less than 40 bills each	86	\$10,256
<b>Grand Total</b>	<b>27,867</b>	<b>\$3,145,683</b>