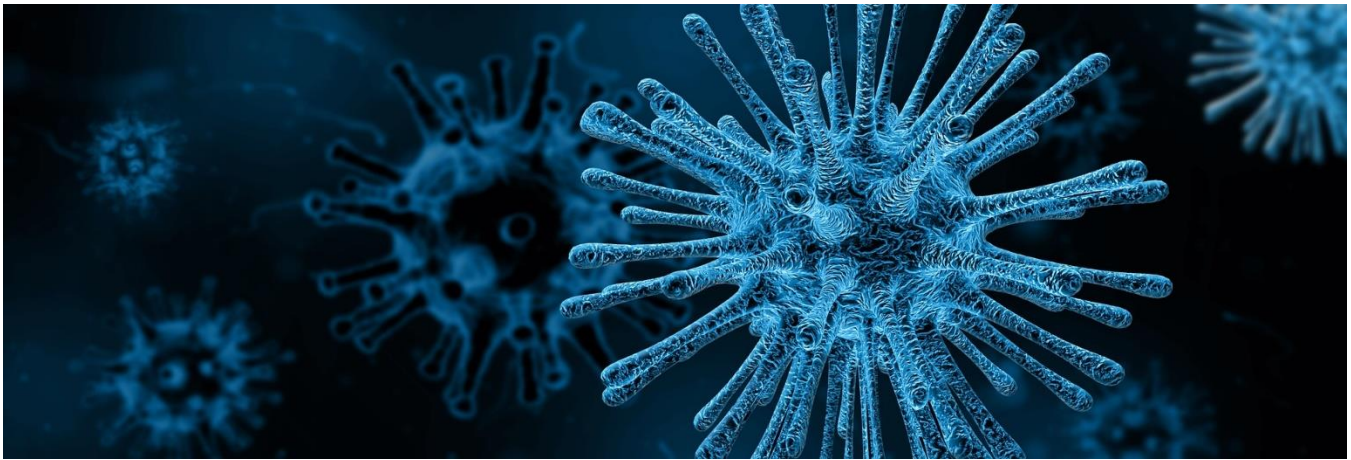




Florida Division of Workers' Compensation 2020 COVID-19 Report

Data Summary as of August 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.

Florida Department of Financial Services
Division of Workers' Compensation
September 2020

Introduction

The Department of Financial Services, Division of Workers' Compensation (DWC) is pleased to provide the September 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.

New Data Elements Included in the September 2020 Report

A new section, "Carrier Premiums", has been added to illustrate how employment, rate changes, and COVID-19 are affecting workers' compensation premium levels.

A new chart in the Claim Costs & Claim Characteristics section shows the trends for "COVID-19 Compensable Death Claims by Month of Accident."

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 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
- 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 8/31/2020 and will change over time.
- Date range data are based on 1/1/2020 to 8/31/2020 for COVID-19 and 1/1/2019 to 8/31/2019 when making comparison to past performance. The data is valued as of 9/1/2020.
- 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 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.

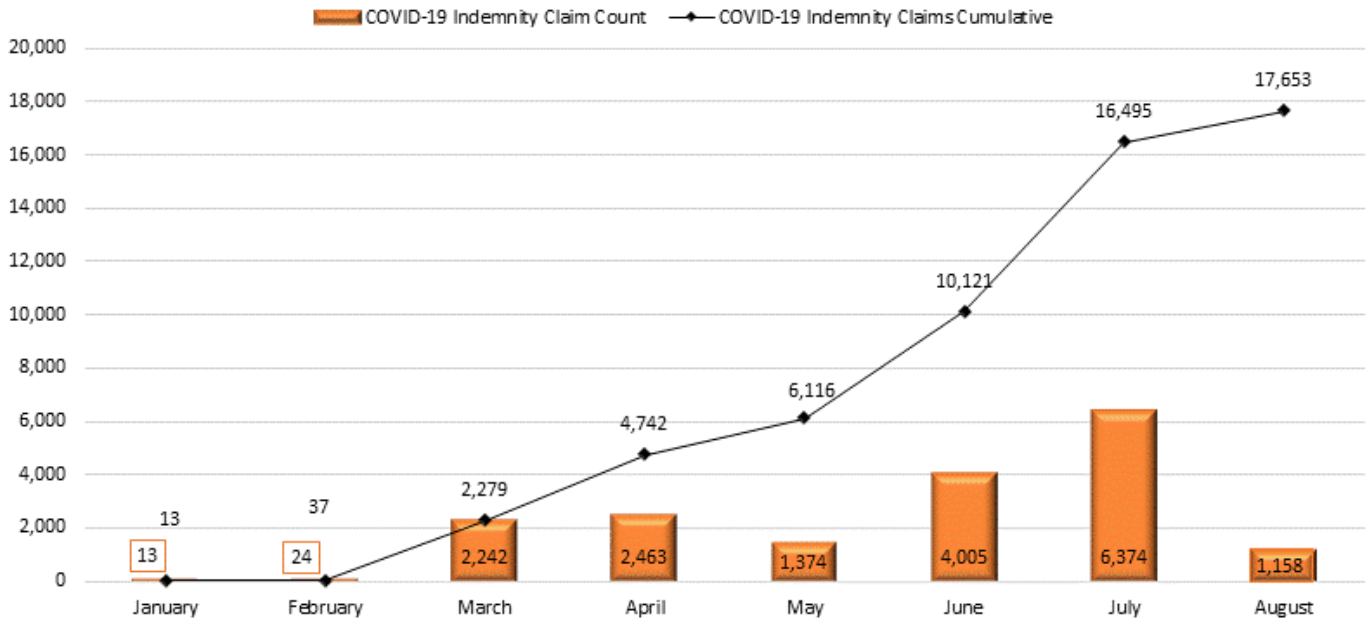
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1. Claim Frequency

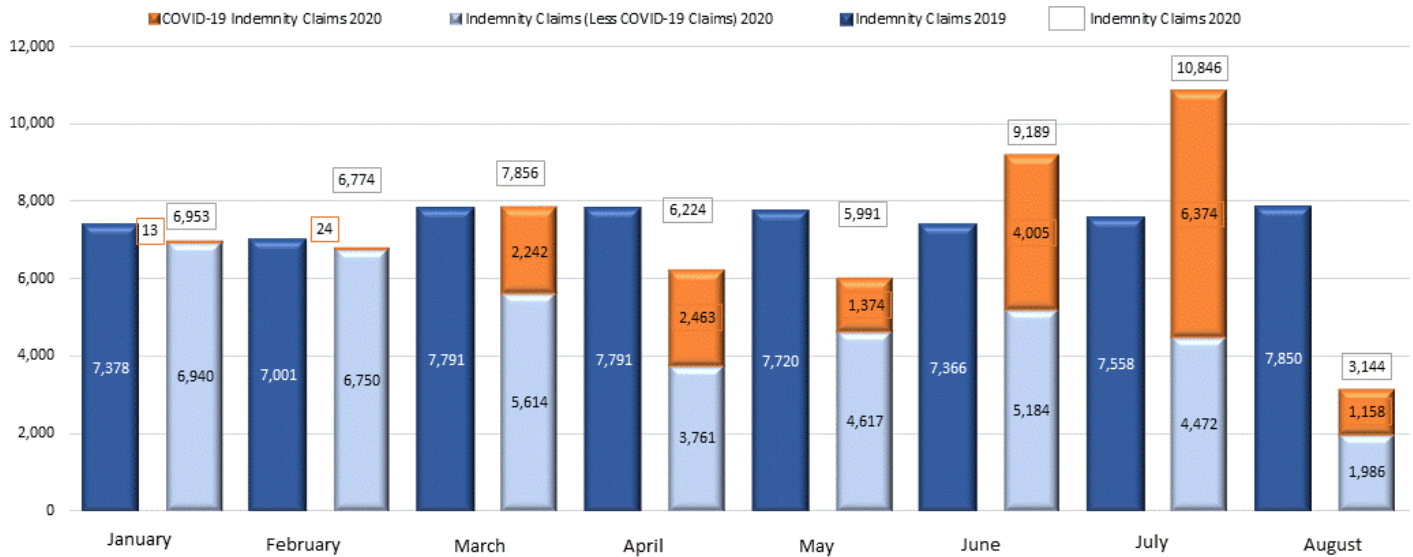
Number of COVID-19 Claims By DOA

COVID-19 Indemnity Claims by Month of Accident



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

Indemnity Claim Comparison



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	\$5,251	12	\$12,385
February	4	\$14,034	20	\$105
March	485	\$3,134,174	1,757	\$1,697,951
April	640	\$2,888,954	1,823	\$1,879,407
May	453	\$987,591	921	\$611,148
June	1,702	\$3,511,021	2303	\$1,571,878
July	3,050	\$3,466,329	3324	\$2,186,849
August	598	\$493,491	560	\$67,052
Grand Total	6,933	\$14,500,845	10,720	\$8,026,775

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	17,653	31.0%	\$22,527,620	6.8%
All Indemnity Claims	56,977		\$331,385,115	

Claim Count & Amount Paid by Paid Benefit Ranges

Paid Benefit Ranges	COVID-19 Claim Count	COVID-19 Total Paid
\$0 to \$4,999	16,984	\$12,203,641
\$5,000 to \$9,999	528	\$3,495,584
\$10,000 to \$19,999	88	\$1,144,930
\$20,000 to \$29,999	11	\$276,394
\$30,000 to \$39,999	2	\$72,603
\$40,000 to \$49,999	6	\$269,662
\$50,000 to \$99,999	20	\$1,413,022
\$100,000 to \$249,999	9	\$1,200,288
\$250,000 to \$499,999	3	\$985,947
\$500,000 +	2	\$1,465,549
Grand Total	17,653	\$22,527,620

COVID-19 Indemnity Claim Count by Insurer Type

Insurer Type	COVID-19 Indemnity Claim Count	COVID-19 Total Paid
Private	8,697	\$7,988,703
Self-Insurer Private	2,750	\$2,897,109
Self-Insurer Governmental	6,206	\$11,641,808
Grand Total	17,653	\$22,527,620

COVID-19 Partial & Total Denial Claim Counts

Insurer Type	COVID-19 Partial Denial	COVID-19 Total Denial	COVID-19 Total of All Denials
Private	11	4,989	5,000
Self-Insurer Private	18	1,074	1,092
Self-Insurer Governmental	3	1,665	1,668
Grand Total	32	7,728	7,760

COVID-19 Claims by County

County	COVID-19 Claim Count	COVID-19 Benefits Paid	ALL COVID-19 Cases for Florida (Per FDOH website)
Dade	5,970	\$8,481,953	159,059
Broward	1,533	\$2,314,016	72,245
Not Indicated	1,093	\$3,074,256	1,027
Palm Beach	1,086	\$1,227,289	42,387
Duval	685	\$785,549	26,683
Orange	647	\$785,134	36,400
Pinellas	583	\$405,623	20,026
Lee	565	\$613,915	18,824
Hillsborough	546	\$223,510	37,458
Polk	388	\$548,960	17,159
Volusia	238	\$184,998	9,417
Brevard	217	\$52,469	7,378
Alachua	207	\$175,069	5,251
Escambia	201	\$189,969	11,256
Saint Lucie	192	\$154,378	7,239
Collier	190	\$126,312	11,796
Lake	181	\$239,669	6,538
Jackson	179	\$101,660	2,385
Seminole	176	\$87,778	7,120
Santa Rosa	163	\$93,454	8,173
Bay	155	\$100,797	5,399
Osceola	152	\$72,150	11,260
Pasco	147	\$39,508	8,135
Leon	142	\$1,205,738	6,475
Clay	141	\$146,127	4,155

County	COVID-19 Claim Count	COVID-19 Benefits Paid	ALL COVID-19 Cases for Florida (Per FDOH website)
Sarasota	135	\$55,731	4,389
Charlotte	127	\$180,989	2,713
Indian River	126	\$41,642	2,858
Marion	112	\$68,106	8,582
Walton	110	\$38,734	1,662
Manatee	107	\$42,408	10,490
Martin	97	\$33,401	4,533
Columbia	96	\$61,836	3,379
Okaloosa	82	\$23,875	4,199
Saint Johns	80	\$34,014	4,714
Monroe	67	\$23,406	1,743
Highlands	61	\$53,322	1,838
Hernando	52	\$23,530	2,685
Union	51	\$26,434	603
Suwannee	50	\$65,154	2,455
Gadsden	49	\$32,008	2,361
Citrus	46	\$23,368	2,124
Okeechobee	44	\$39,907	1,248
Madison	39	\$22,879	877
Washington	39	\$11,494	1,009
Sumter	34	\$48,728	1,881
Holmes	34	\$5,015	640
Flagler	31	\$24,936	1,323
Jefferson	29	\$15,053	502
Wakulla	21	\$15,421	896
Nassau	21	\$5,745	1,728
Hamilton	20	\$12,892	703
Baker	19	\$7,223	1,164
Gulf	18	\$11,453	827
Putnam	14	\$5,719	1,790
Liberty	13	\$14,893	436
Hardee	9	\$3,624	1,104
Levy	9	\$2,492	921
Calhoun	8	\$9,553	571
Gilchrist	7	\$6,350	468
Taylor	4	\$1,666	1,208
Dixie	3	\$1,587	735
Bradford	3	\$1,311	753
Franklin	3	\$1,045	549
Hendry	3	\$0	1,979
Lafayette	2	\$395	1,204

County	COVID-19 Claim Count	COVID-19 Benefits Paid	ALL COVID-19 Cases for Florida (Per FDOH website)
Glades	1	\$0	458
Desoto	0	\$0	1,493
Grand Total	17,653	\$22,527,620	631,040

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	163	0.9%	\$163,110	0.7%
Health Care	5,058	28.7%	\$7,153,991	31.8%
Office Workers	1,646	9.3%	\$3,570,125	15.8%
Protective Services*	6,029	34.2%	\$9,827,378	43.6%
Service Industry	4,757	26.9%	\$1,813,016	8.0%
Grand Total	17,653		\$22,527,620	

COVID-19 Compensable Claims

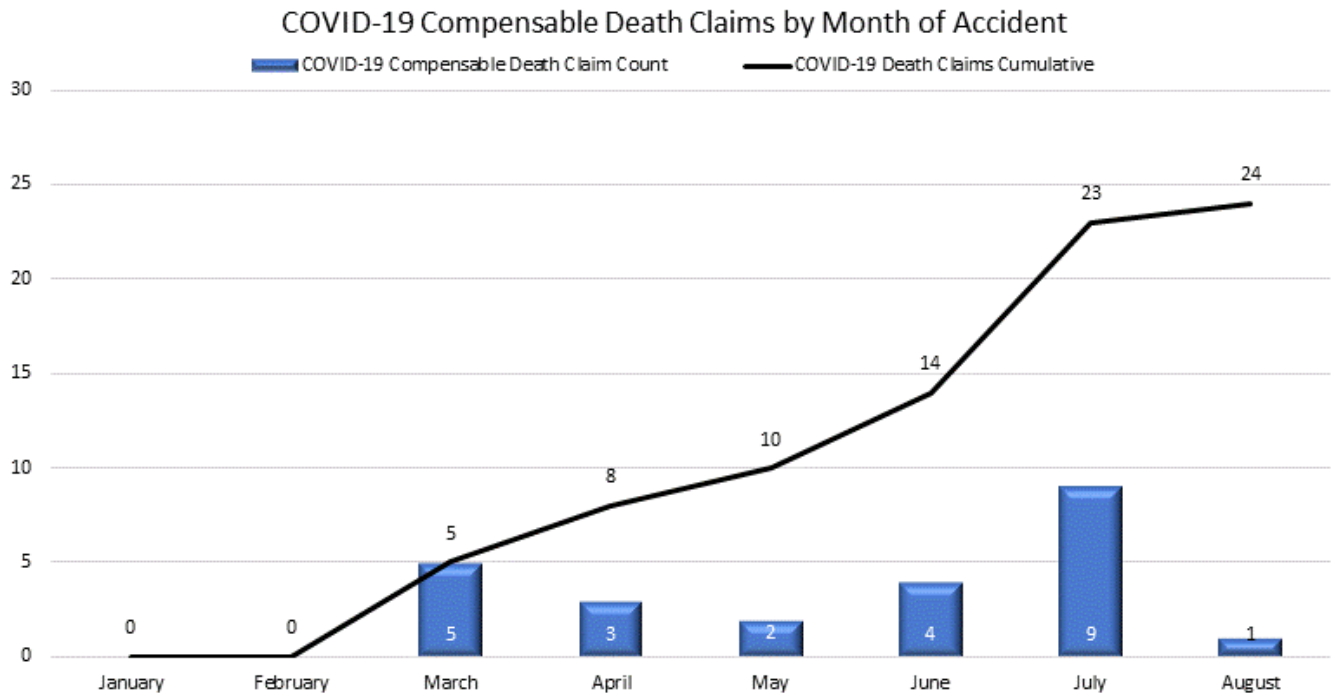
Broad Group of Occupations	COVID-19 Compensable Claim Count	COVID-19 Compensable Total Paid
Airline	33	\$158,323
Health Care	3,066	\$6,937,217
Office Workers	662	\$3,557,228
Protective Services*	4,310	\$9,743,642
Service Industry	1,822	\$1,789,592
Grand Total	9,893	\$22,186,002

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	130	\$4,786	0	\$0
Health Care	1,983	\$216,723	9	\$51
Office Workers	977	\$12,382	7	\$516
Protective Services*	1,717	\$81,570	2	\$2,167
Service Industry	2,921	\$21,446	14	\$1,978
Grand Total	7,728	\$336,907	32	\$4,712

*Protective services figures include 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	9,553
16 to 19	93
20 to 29	1,890
30 to 39	2,376
40 to 49	2,237
50 to 59	1,955
60 to 69	878
70 plus	111
No date of birth	13
Male	7,918
16 to 19	100
20 to 29	1,889
30 to 39	2,357
40 to 49	1,841
50 to 59	1,298
60 to 69	367
70 plus	52
No date of birth	14
Not Indicated	182
16 to 19	6
20 to 29	25
30 to 39	53
40 to 49	41
50 to 59	40
60 to 69	16
70 plus	1
Grand Total	17,653

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 812 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
August	188
Grand Total	812

COVID-19 Petition for Benefits (PFB)

EAO also assists stakeholders with guidance on the Petition for Benefits (PFB) process.

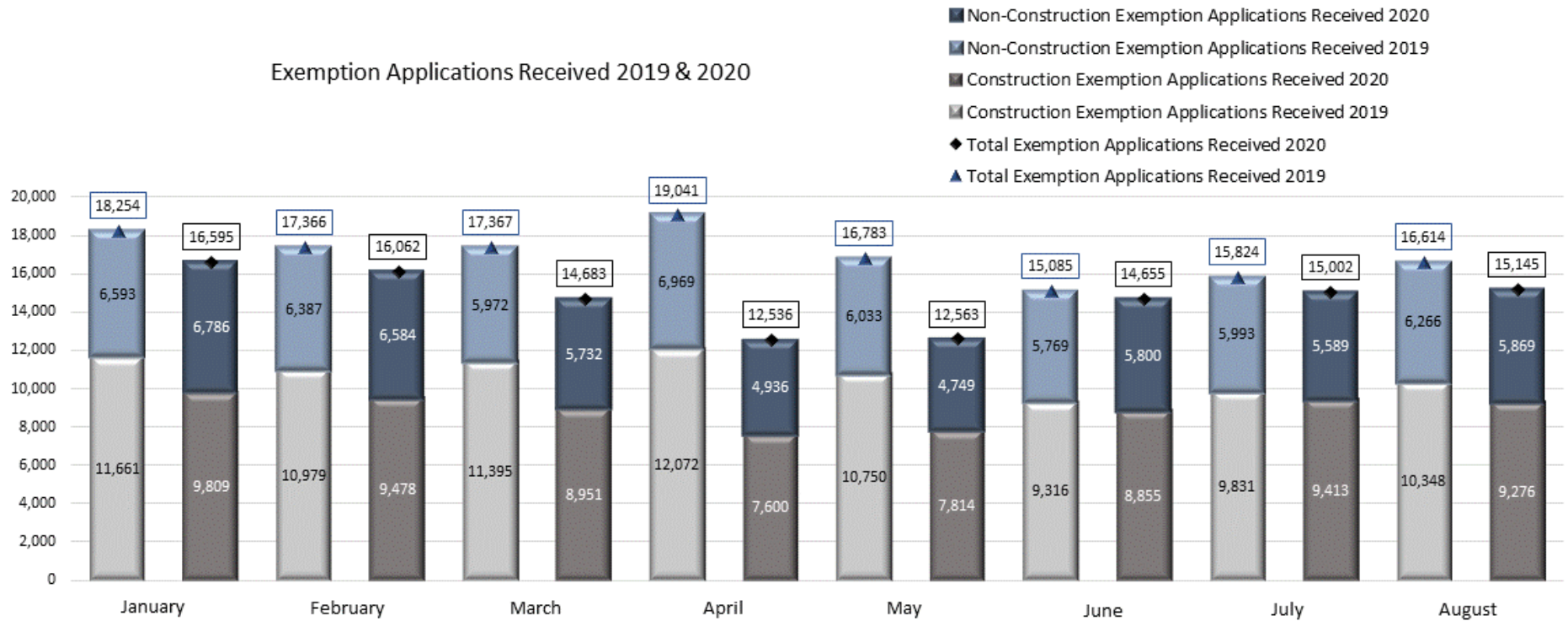
DWC has identified that PFBs have been filed on 43 claims:

- Compensable claim - 15
- Denied claims - 28

The percentage of PFB filed for all COVID-19 claims is 0.24%.

3. Coverage Information

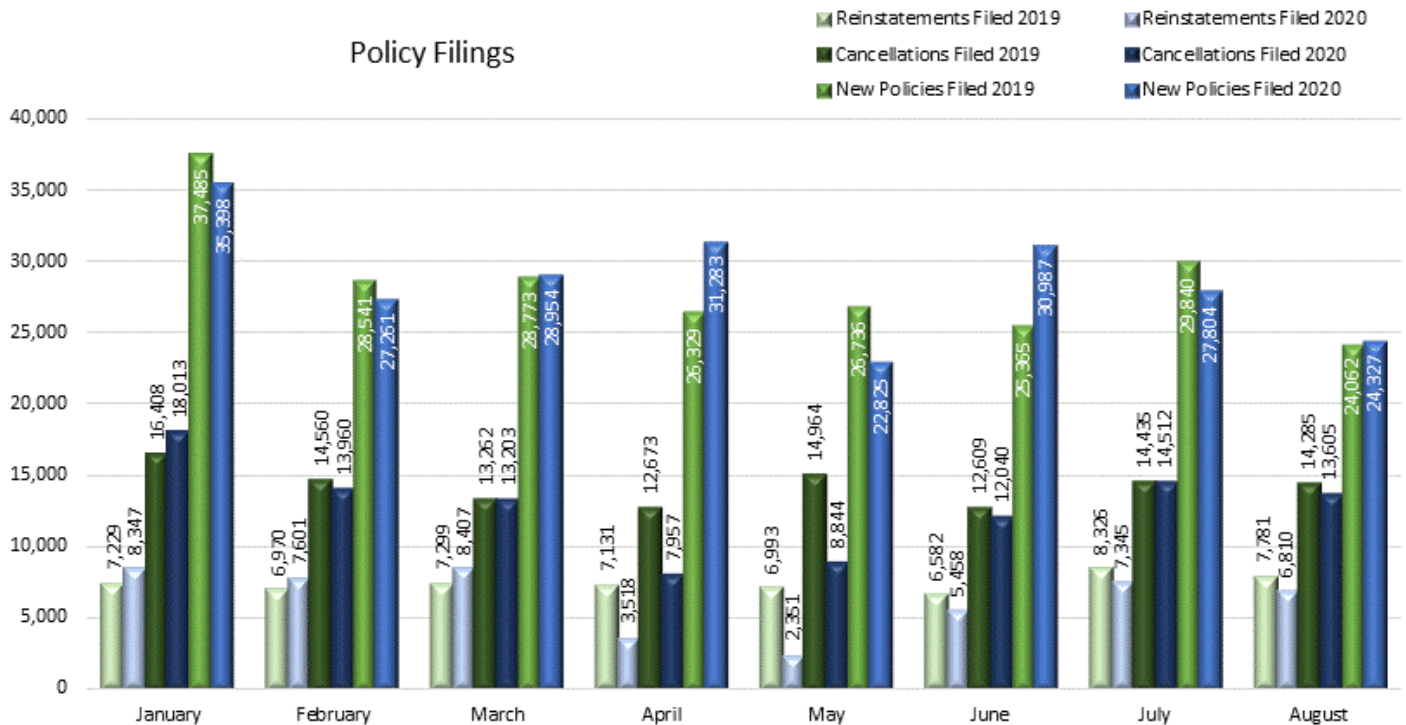
Exemption Applications Received



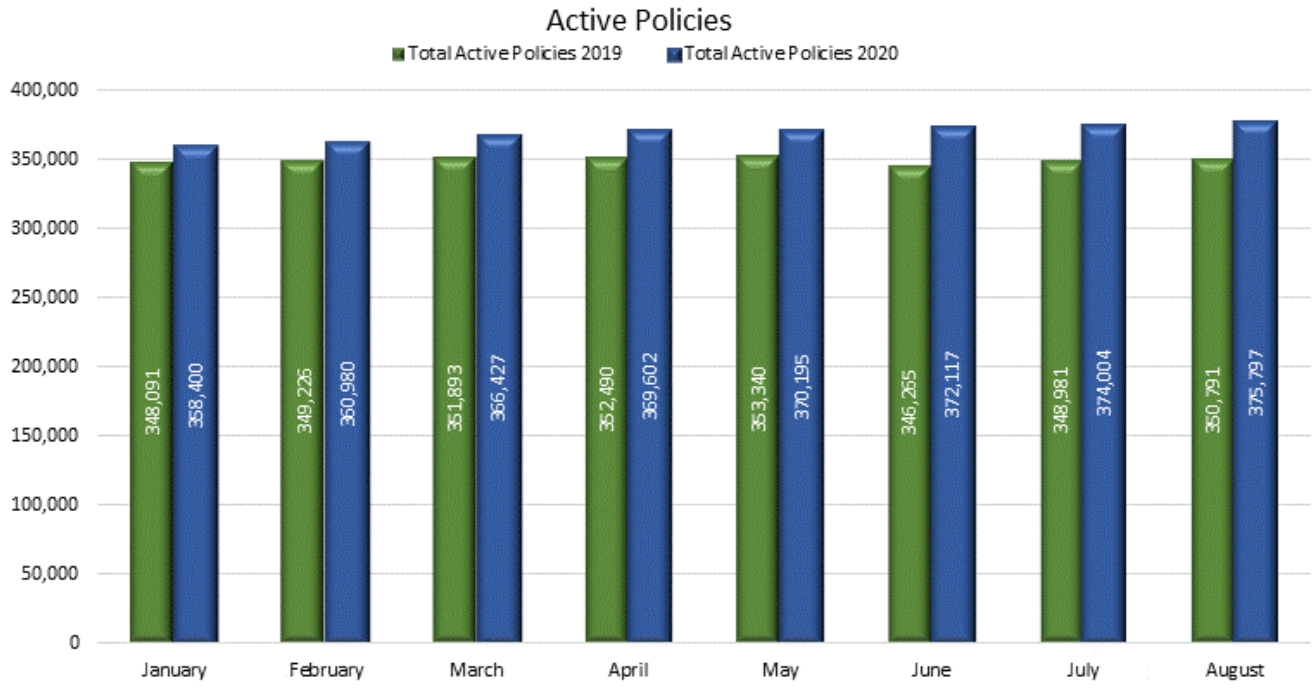
Proof of Coverage | Policy Cancellations & Renewals

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
August	7,781	14,285	24,062	350,791
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
August	6,810	13,605	24,327	375,797

Proof of Coverage | Policy Filings

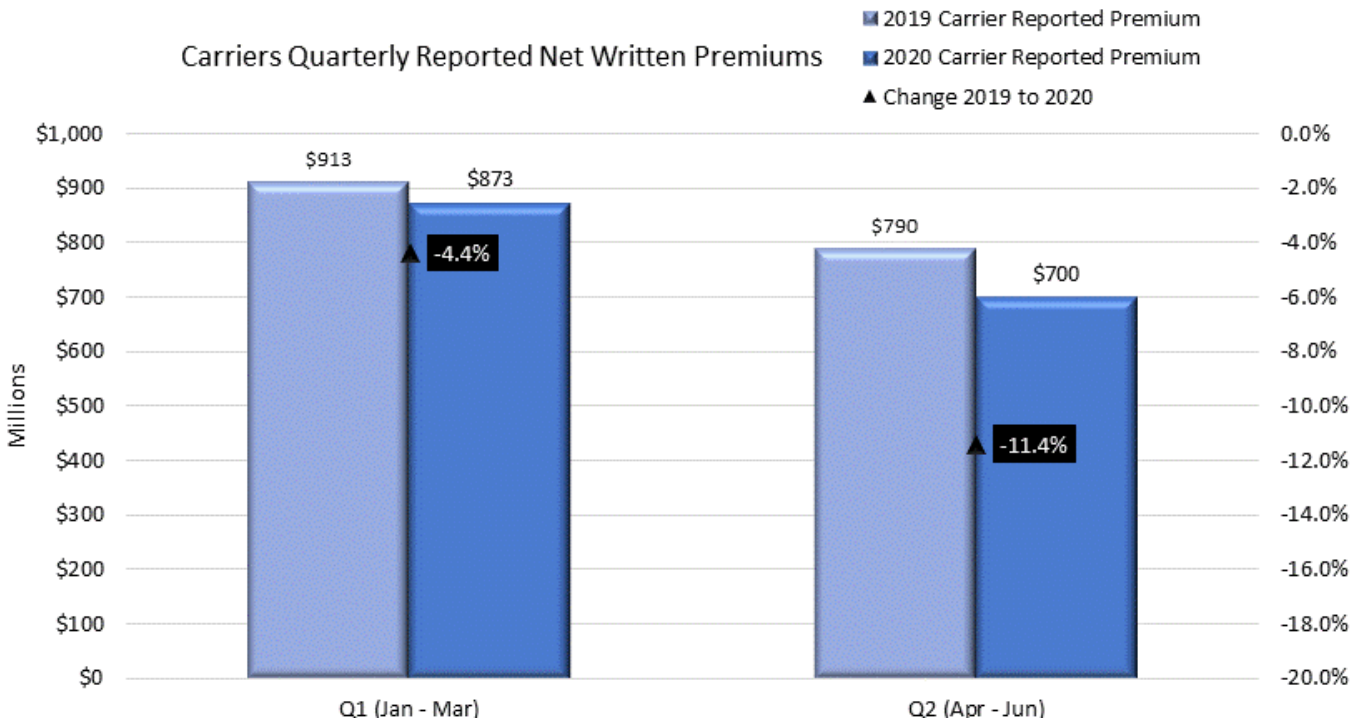


Proof of Coverage | Active Policies



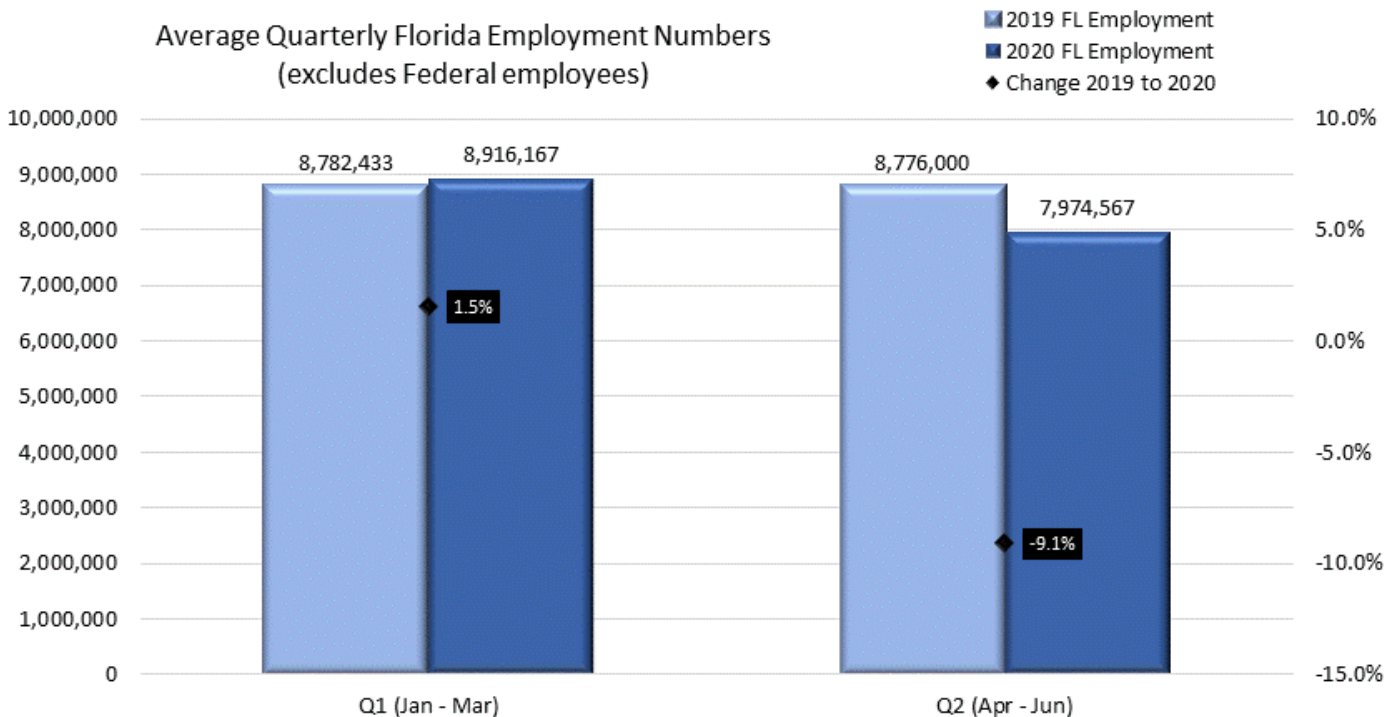
Carrier Premiums, Quarterly Comparisons

The overall workers' compensation rate decrease effective January 1, 2020 was -7.5%.



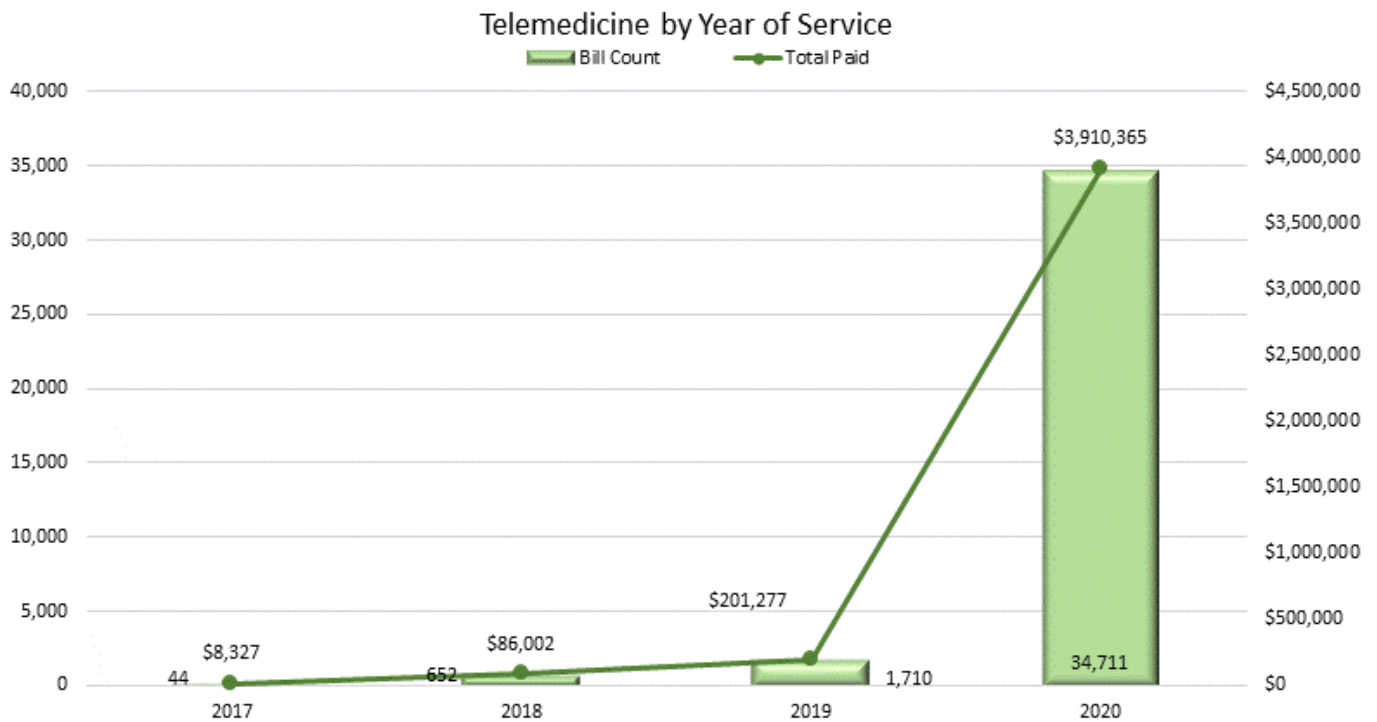
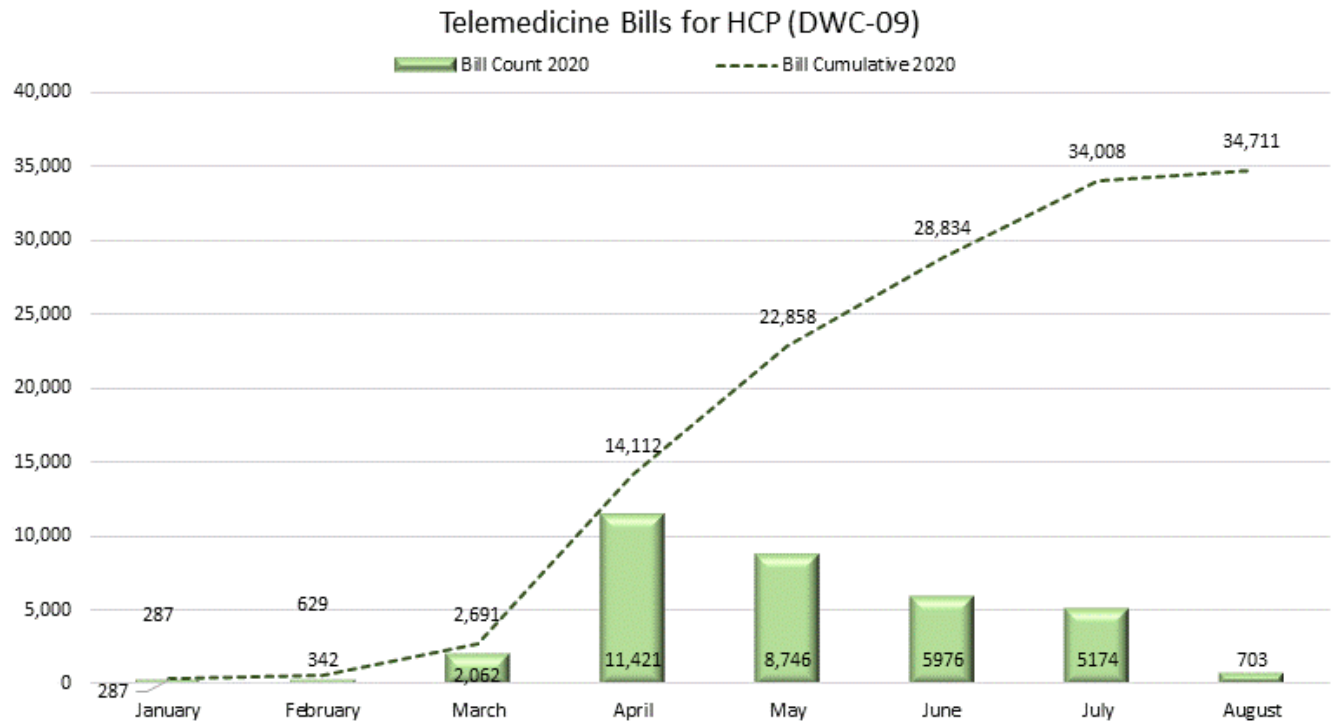
FL Employment

Using Florida statewide all not seasonally adjusted, nonfarm employees minus the Florida statewide not seasonally adjusted federal employees. Source: <https://data.bls.gov/>



4. Telemedicine

Telemedicine Bills



Telemedicine Billing by HCP License Type

License Type	Bill Count	Total Paid
Medical Doctor	16,687	\$1,767,367
Physical Therapist	8,645	\$1,005,240
Osteopathic Physician	2,368	\$232,173
Out-of-State Health Care Provider	2,107	\$275,346
Occupational Therapist	950	\$109,846
Psychologist	843	\$155,408
Licensed Mental Health Counselor	764	\$125,465
Advanced Registered Nurse Practitioner	715	\$60,637
Physician Assistant	622	\$48,285
Podiatric Physician	381	\$49,696
Medical Doctor out-of-state telehealth provider	349	\$40,103
Licensed Clinical Social Worker Provisional	158	\$26,685
Physical Therapist out-of-state telehealth provider	61	\$8,572
Others with less than 50 bills each	61	\$5,542
Grand Total	34,711	\$3,910,365