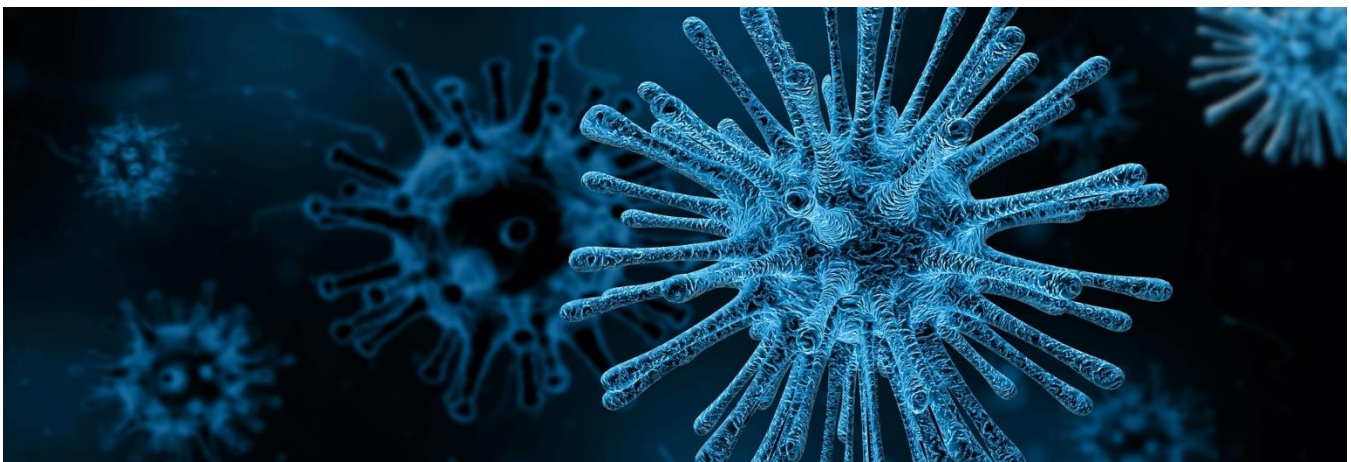




## Florida Division of Workers' Compensation 2022 COVID-19 Report

Data Summary as of May 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 June 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](mailto: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 5/31/2022 and will change over time.
- Date range data are based on 1/1/2020 to 5/31/2022 for COVID-19 and when making comparison to past performance. The data is valued as of 6/1/2022.
- 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.

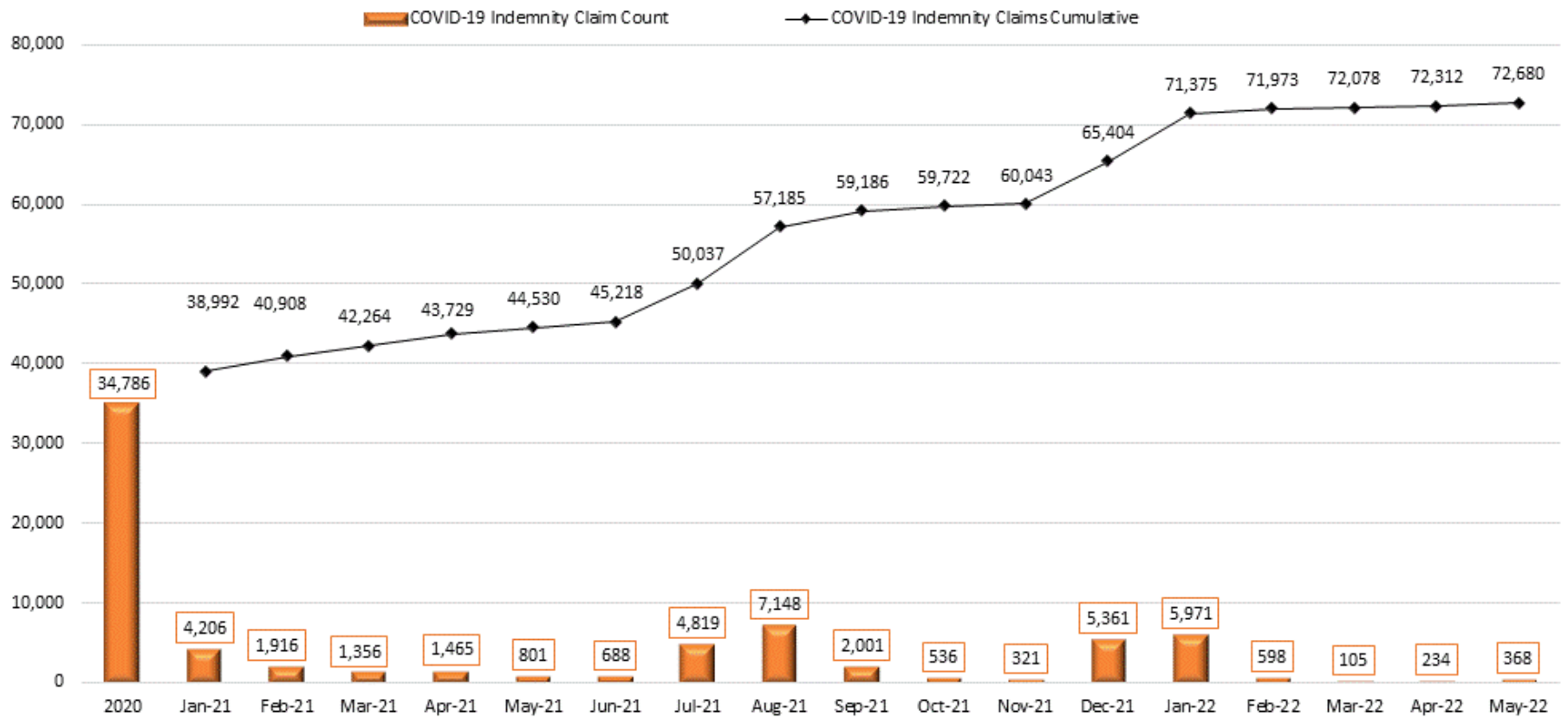
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1. Claim Frequency

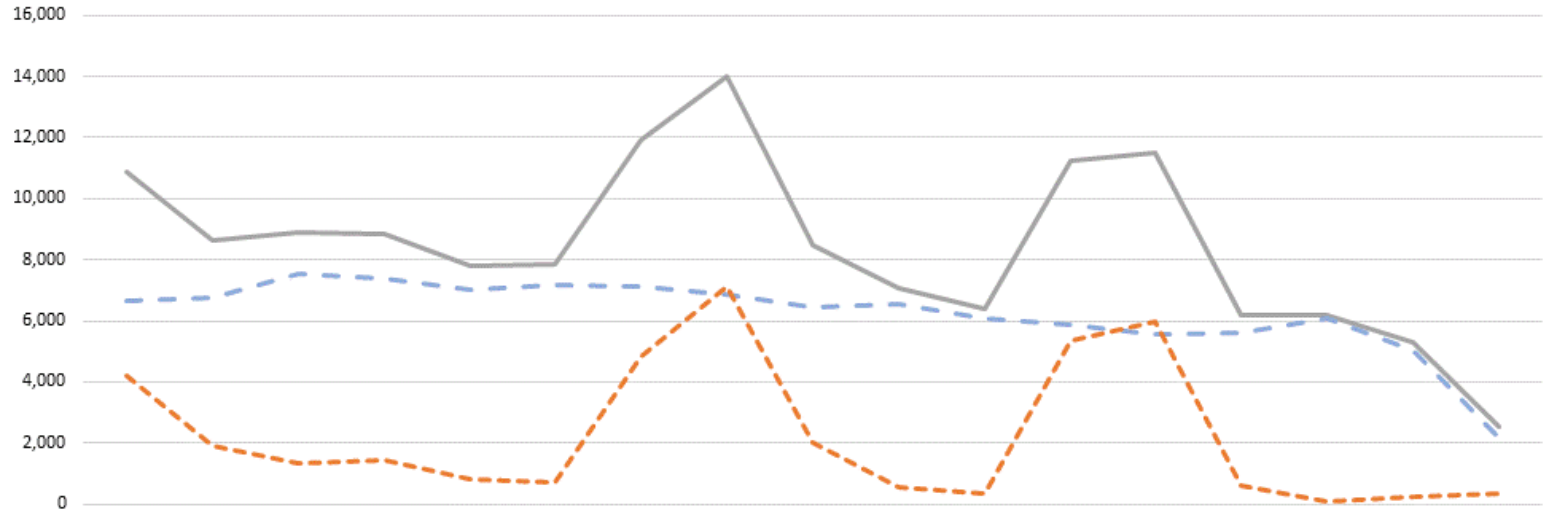
Number of COVID-19 Claims by DOA

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	Mar-22	Apr-22	May-22
Indemnity Claims	10,851	8,652	8,899	8,828	7,794	7,873	11,943	14,026	8,459	7,091	6,404	11,251	11,520	6,207	6,162	5,281	2,559
Indemnity Claims (Less COVID-19 Claims)	6,645	6,736	7,543	7,363	6,993	7,185	7,124	6,878	6,458	6,555	6,083	5,890	5,549	5,609	6,057	5,047	2,191
COVID-19 Indemnity Claims	4,206	1,916	1,356	1,465	801	688	4,819	7,148	2,001	536	321	5,361	5,971	598	105	234	368

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
<b>2020</b>	<b>4,950</b>	<b>\$56,365,391</b>	<b>29836</b>	<b>\$58,891,866</b>
Jan-21	777	\$3,419,528	3,429	\$6,839,339
Feb-21	370	\$4,555,988	1,546	\$2,857,401
Mar-21	231	\$2,761,311	1,125	\$1,576,119
Apr-21	226	\$3,718,617	1,239	\$2,041,283
May-21	173	\$1,936,975	628	\$1,017,638
Jun-21	133	\$872,261	555	\$1,701,824
Jul-21	278	\$17,055,539	4,541	\$7,989,067
Aug-21	368	\$8,071,635	6,780	\$7,227,202
Sep-21	84	\$1,230,544	1,917	\$1,265,955
Oct-21	14	\$409,766	522	\$221,340
Nov-21	22	\$78,379	299	\$204,613
Dec-21	412	\$770,339	4,949	\$2,506,431
Jan-22	418	\$601,893	5,553	\$1,213,958
Feb-22	35	\$37,424	563	\$117,531
Mar-22	7	\$9,674	98	\$14,461
Apr-22	26	\$21,176	208	\$25,980
May-22	89	\$69,214	279	\$43,002
<b>Grand Total</b>	<b>8,613</b>	<b>\$101,985,654</b>	<b>64,067</b>	<b>\$95,755,010</b>



*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
<b>2020</b>	<b>15,370</b>	<b>\$58,150,738</b>	<b>\$3,783</b>	<b>46,232</b>	<b>\$1,159,544,098</b>	<b>\$25,081</b>	<b>61,602</b>	<b>\$1,217,694,836</b>	<b>\$19,767</b>
Jan-21	1,691	\$6,810,818	\$4,028	3,499	\$73,574,239	\$21,027	5,190	\$80,385,057	\$15,488
Feb-21	712	\$2,827,331	\$3,971	3,410	\$67,587,328	\$19,820	4,122	\$70,414,659	\$17,083
Mar-21	545	\$1,569,430	\$2,880	3,669	\$69,536,724	\$18,953	4,214	\$71,106,154	\$16,874
Apr-21	651	\$2,034,290	\$3,125	3,506	\$61,946,138	\$17,669	4,157	\$63,980,428	\$15,391
May-21	331	\$1,013,275	\$3,061	3,116	\$51,574,331	\$16,551	3,447	\$52,587,606	\$15,256
Jun-21	284	\$1,694,189	\$5,965	2,881	\$44,794,980	\$15,548	3,165	\$46,489,169	\$14,689
Jul-21	1,840	\$7,809,761	\$4,244	2,822	\$42,697,423	\$15,130	4,662	\$50,507,184	\$10,834
Aug-21	2,458	\$7,184,141	\$2,923	2,569	\$33,531,162	\$13,052	5,027	\$40,715,303	\$8,099
Sep-21	615	\$1,255,753	\$2,042	2,237	\$27,824,547	\$12,438	2,852	\$29,080,300	\$10,196
Oct-21	136	\$220,423	\$1,621	2,052	\$22,486,567	\$10,958	2,188	\$22,706,990	\$10,378
Nov-21	84	\$199,388	\$2,374	1,579	\$15,408,461	\$9,758	1,663	\$15,607,849	\$9,385
Dec-21	1,678	\$2,478,423	\$1,477	1,112	\$8,524,558	\$7,666	2,790	\$11,002,981	\$3,944
Jan-22	1,317	\$1,189,638	\$903	786	\$5,280,714	\$6,718	2,103	\$6,470,352	\$3,077
Feb-22	138	\$112,315	\$814	618	\$3,323,471	\$5,378	756	\$3,435,786	\$4,545
Mar-22	13	\$14,461	\$1,112	435	\$1,362,480	\$3,132	448	\$1,376,941	\$3,074
Apr-22	24	\$25,980	\$1,083	172	\$271,229	\$1,577	196	\$297,209	\$1,516
May-22	39	\$43,002	\$1,103	18	\$4,172	\$232	57	\$47,174	\$828
<b>Grand Total</b>	<b>27,926</b>	<b>\$94,633,356</b>	<b>\$3,389</b>	<b>80,713</b>	<b>\$1,689,272,622</b>	<b>\$20,929</b>	<b>108,639</b>	<b>\$1,783,905,978</b>	<b>\$16,420</b>

*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	34,786	30.8%	\$115,257,257	6.1%
All Indemnity Claims	113,039		\$1,901,794,383	

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	30,618	27.3%	\$80,329,094	5.8%
All Indemnity Claims	112,071		\$1,382,474,174	

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	7,276	22.9%	\$2,154,313	1.8%
All Indemnity Claims	31,729		\$117,762,488	

*Claim Count & Amount Paid by Paid Benefit Ranges*

Benefit Payment Range	COVID-19 Claim Count	COVID-19 Total Paid
\$0 to \$4,999	68,823	\$43,504,856
\$5,000 to \$9,999	2,047	\$13,758,781
\$10,000 to \$19,999	766	\$10,608,827
\$20,000 to \$29,999	253	\$6,158,040
\$30,000 to \$39,999	129	\$4,435,860
\$40,000 to \$49,999	90	\$4,018,733
\$50,000 to \$99,999	297	\$21,108,947
\$100,000 to \$249,999	177	\$26,231,548
\$250,000 to \$499,999	55	\$18,900,755
\$500,000 +	43	\$49,014,317
Grand Total	72,680	\$197,740,664

*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	25,064	\$34,884,996	\$1,392	26,504	\$61,040,536	\$2,303	51,568	\$95,925,532	\$1,860
\$5,000 to \$9,999	1,791	\$12,016,480	\$6,709	15,861	\$114,330,556	\$7,208	17,652	\$126,347,036	\$7,158
\$10,000 to \$19,999	574	\$7,888,352	\$13,743	15,732	\$223,708,275	\$14,220	16,306	\$231,596,627	\$14,203
\$20,000 to \$29,999	141	\$3,419,569	\$24,252	7,780	\$190,164,888	\$24,443	7,921	\$193,584,457	\$24,439
\$30,000 to \$39,999	56	\$1,905,727	\$34,031	4,429	\$152,890,868	\$34,520	4,485	\$154,796,595	\$34,514
\$40,000 to \$49,999	39	\$1,746,623	\$44,785	2,847	\$126,867,874	\$44,562	2,886	\$128,614,497	\$44,565
\$50,000 to \$99,999	171	\$12,179,085	\$71,223	5,208	\$354,792,313	\$68,124	5,379	\$366,971,398	\$68,223
\$100,000 to \$249,999	73	\$10,486,127	\$143,646	1,962	\$283,738,327	\$144,617	2,035	\$294,224,454	\$144,582
\$250,000 to \$499,999	11	\$3,747,841	\$340,713	297	\$96,414,059	\$324,626	308	\$100,161,900	\$325,201
\$500,000 +	6	\$6,358,556	\$1,059,759	93	\$85,324,926	\$917,472	99	\$91,683,482	\$926,096
<b>Grand Total</b>	<b>27,926</b>	<b>\$94,633,356</b>	<b>\$3,389</b>	<b>80,713</b>	<b>\$1,689,272,622</b>	<b>\$20,929</b>	<b>108,639</b>	<b>\$1,783,905,978</b>	<b>\$16,420</b>

*COVID-19 Indemnity Claim Count by Insurer Type*

Insurer Type	COVID-19 Indemnity Claim Count	COVID-19 Total Paid
Private	34,986	\$68,522,138
Self-Insurer Private	5,551	\$12,158,409
Self-Insurer Governmental	32,143	\$117,060,117
Grand Total	72,680	\$197,740,664

*COVID-19 Partial & Total Denial Claim Counts*

Insurer Type	COVID-19 Partial Denial	COVID-19 Total Denial	COVID-19 Total of All Denials
Private	115	23,902	24,017
Self-Insurer Private	28	2,226	2,254
Self-Insurer Governmental	25	9,846	9,871
Grand Total	168	35,974	36,142

*COVID-19 Claims by County*

County	COVID-19 Claim Count	COVID-19 Benefits Paid
Alachua	1,015	\$1,587,823
Baker	281	\$408,671
Bay	675	\$1,382,113
Bradford	139	\$185,376
Brevard	1,139	\$1,718,537
Broward	6,176	\$20,514,347
Calhoun	129	\$176,961
Charlotte	492	\$3,124,839
Citrus	283	\$157,401
Clay	427	\$1,366,357
Collier	729	\$1,342,228
Columbia	463	\$2,551,183
Desoto	0	\$0
Dixie	189	\$144,559

County	COVID-19 Claim Count	COVID-19 Benefits Paid
Duval	4,104	\$11,356,684
Escambia	766	\$875,763
Flagler	175	\$268,915
Franklin	88	\$108,821
Gadsden	586	\$1,021,568
Gilchrist	160	\$57,851
Glades	3	\$615
Gulf	95	\$167,867
Hamilton	153	\$285,814
Hardee	165	\$81,658
Hendry	30	\$1,734
Hernando	365	\$769,099
Highlands	435	\$606,206
Hillsborough	2,237	\$6,192,822
Holmes	124	\$62,034
Indian River	707	\$767,817
Jackson	598	\$1,224,353
Jefferson	81	\$138,952
Lafayette	122	\$138,144
Lake	1,195	\$3,078,400
Lee	2,096	\$3,870,057
Leon	763	\$3,053,983
Levy	48	\$150,928
Liberty	187	\$492,758
Madison	205	\$757,920
Manatee	449	\$808,970
Marion	1,219	\$2,608,923
Martin	508	\$386,673
Miami-Dade	15,716	\$58,909,615
Monroe	209	\$557,300

County	COVID-19 Claim Count	COVID-19 Benefits Paid
Nassau	298	\$810,659
Not Indicated	6,077	\$21,981,768
Okaloosa	583	\$1,418,933
Okeechobee	278	\$350,325
Orange	3,725	\$5,253,128
Osceola	686	\$1,156,199
Palm Beach	3,277	\$10,759,376
Pasco	614	\$1,696,317
Pinellas	2,098	\$2,335,104
Polk	2,104	\$4,541,232
Putnam	103	\$332,538
Santa Rosa	459	\$1,276,565
Sarasota	955	\$864,064
Seminole	815	\$988,673
St. Johns	704	\$1,306,750
St. Lucie	743	\$1,724,932
Sumter	278	\$2,143,907
Suwannee	306	\$292,969
Taylor	65	\$141,161
Union	722	\$1,713,764
Volusia	1,121	\$2,047,839
Wakulla	229	\$232,434
Walton	508	\$449,902
Washington	206	\$459,486
<b>Grand Total</b>	<b>72,680</b>	<b>\$197,740,664</b>

COVID-19 Injured Worker (IW) Claims

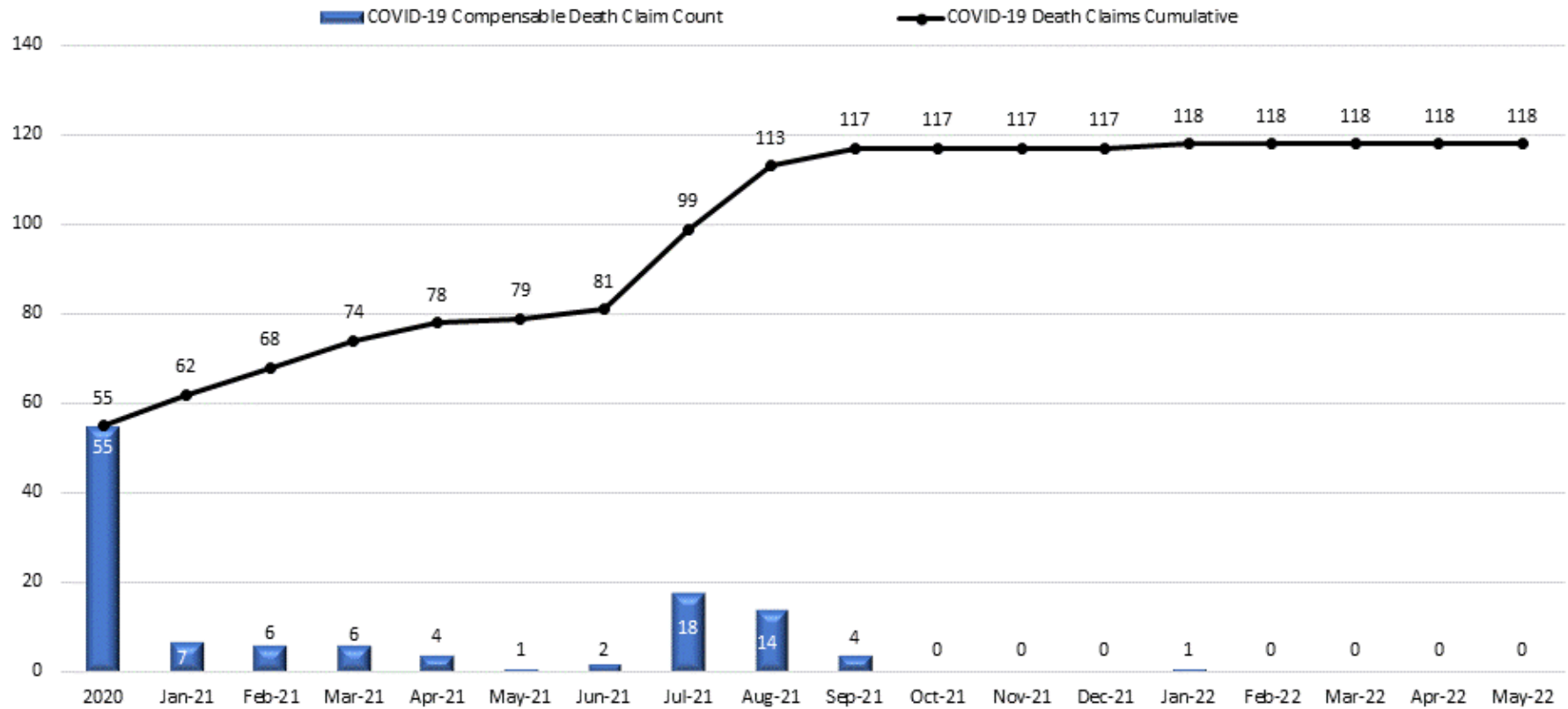
COVID-19 Claim Count and Amount Paid | Consolidated by Industry of Employer

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	\$115,764	173	\$1,179	214	\$116,943	\$546	\$2,824	0.3%	0.1%
Education and Health Services	10,934	\$63,506,130	12,789	\$544,084	23,723	\$64,050,214	\$2,700	\$5,808	32.6%	32.4%
Financial Activities	51	\$305,915	1,622	\$16,562	1,673	\$322,477	\$193	\$5,998	2.3%	0.2%
Information	1	\$13,511	57	\$0	58	\$13,511	\$233	\$13,511	0.1%	0.0%
Leisure and Hospitality	7	\$122,823	1,442	\$42,002	1,449	\$164,825	\$114	\$17,546	2.0%	0.1%
Manufacturing	28	\$247,168	885	\$5,457	913	\$252,625	\$277	\$8,827	1.3%	0.1%
Natural Resources and Mining	6	\$123,061	93	\$0	99	\$123,061	\$1,243	\$20,510	0.1%	0.1%
Professional and Business Services	2,266	\$12,181,013	2,121	\$158,451	4,387	\$12,339,464	\$2,813	\$5,376	6.0%	6.2%
Public Administration*	23,095	\$119,546,794	10,936	\$316,565	34,031	\$119,863,359	\$3,522	\$5,176	46.8%	60.6%
Trade, Transportation, and Utilities	108	\$449,331	5,868	\$36,730	5,976	\$486,061	\$81	\$4,160	8.2%	0.2%
Unclassified/missing data	1	\$7,500	156	\$624	157	\$8,124	\$52	\$7,500	0.2%	0.0%
<b>Grand Total</b>	<b>36,538</b>	<b>\$196,619,010</b>	<b>36,142</b>	<b>\$1,121,654</b>	<b>72,680</b>	<b>\$197,740,664</b>	<b>\$2,721</b>	<b>\$5,381</b>		

\*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.

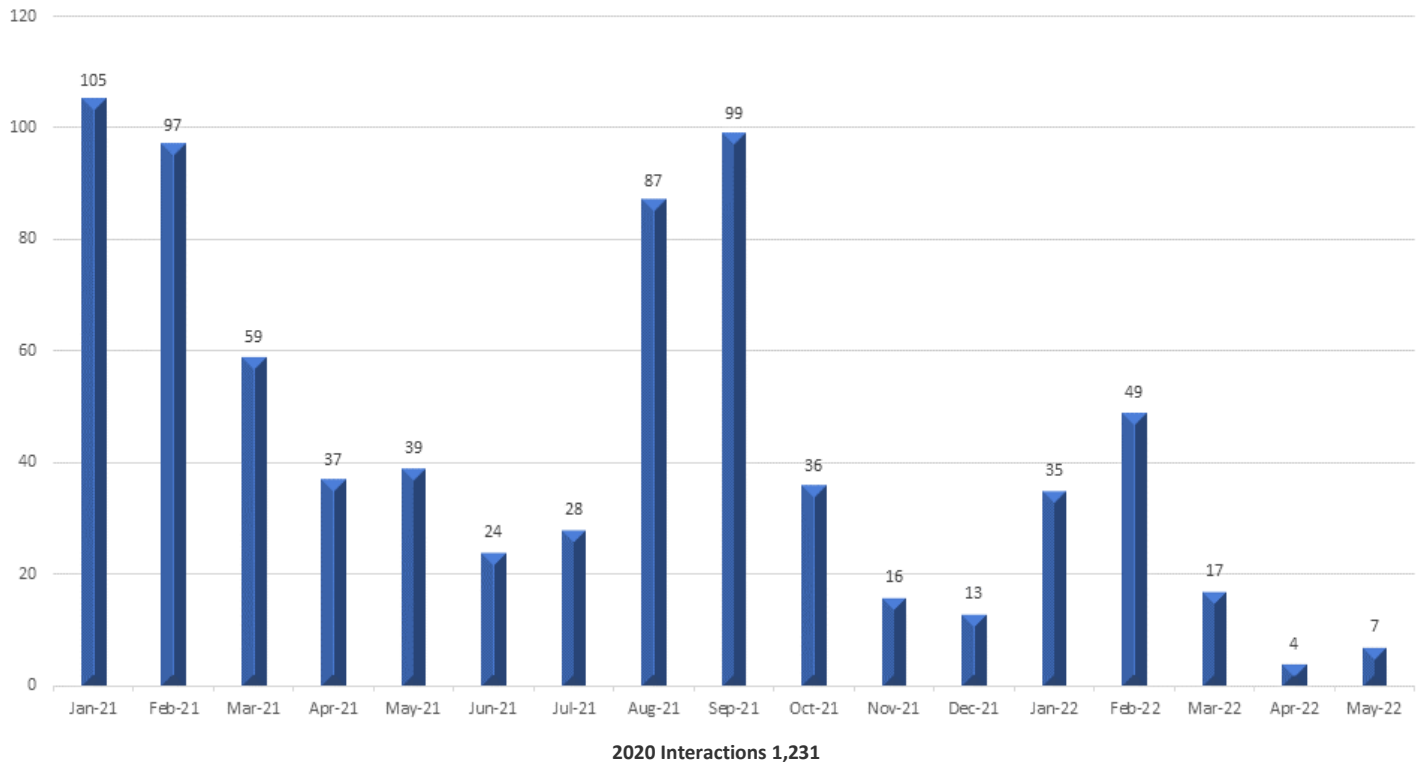
Gender & Age Range	Claim Count
<b>Female</b>	<b>34,475</b>
15 to 19	513
20 to 29	7,280
30 to 39	9,069
40 to 49	7,781
50 to 59	6,671
60 to 69	2,723
70 plus	370
no date of birth	68
<b>Male</b>	<b>37,146</b>
15 to 19	425
20 to 29	8,157
30 to 39	11,247
40 to 49	8,813
50 to 59	6,518
60 to 69	1,717
70 plus	229
no date of birth	40
<b>Not Indicated</b>	<b>1,059</b>
15 to 19	12
20 to 29	211
30 to 39	328
40 to 49	244
50 to 59	178
60 to 69	64
70 plus	10
no date of birth	12
<b>Grand Total</b>	<b>72,680</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 conducted 1,983 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 337 claims:

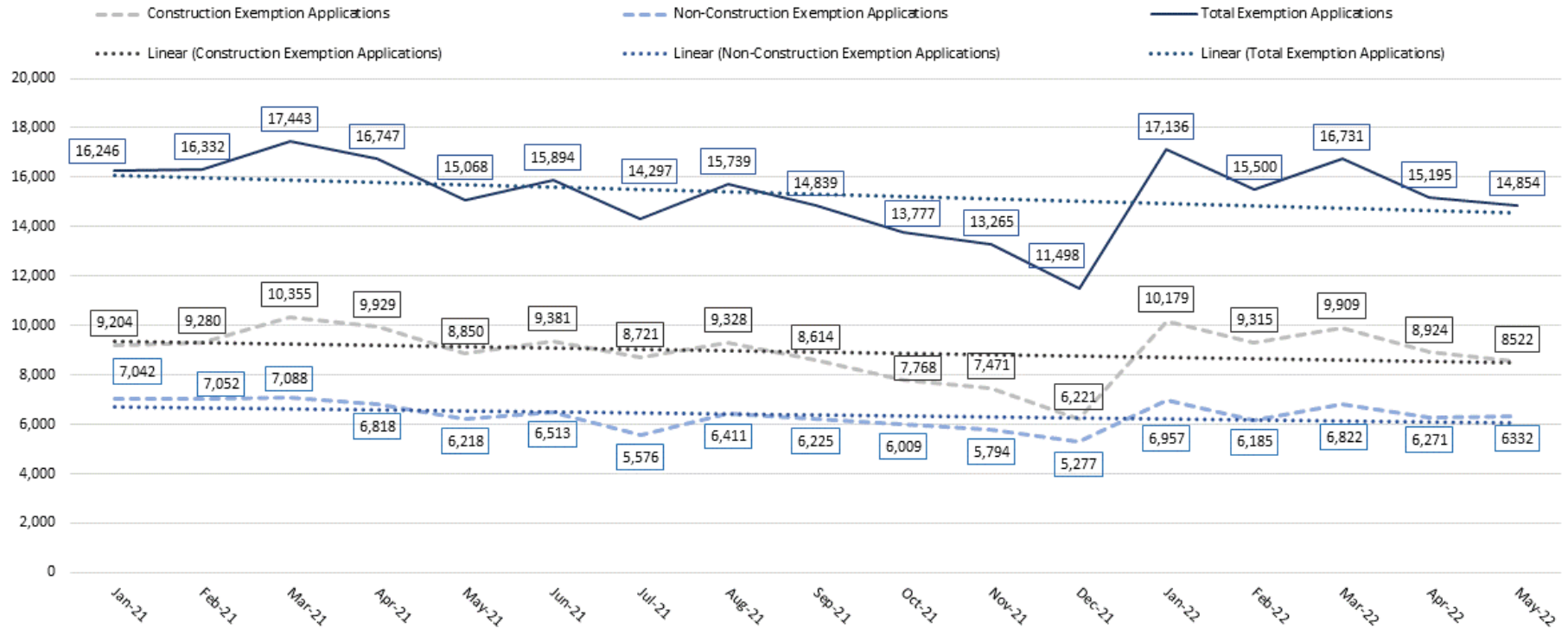
- Compensable claims – 246 | Denied claims – 91

The percentage of PFB filed for all COVID-19 claims is 0.46%.

### 3. Coverage Information

#### Exemption Applications Received

Exemption Applications Received 2020 & 2021



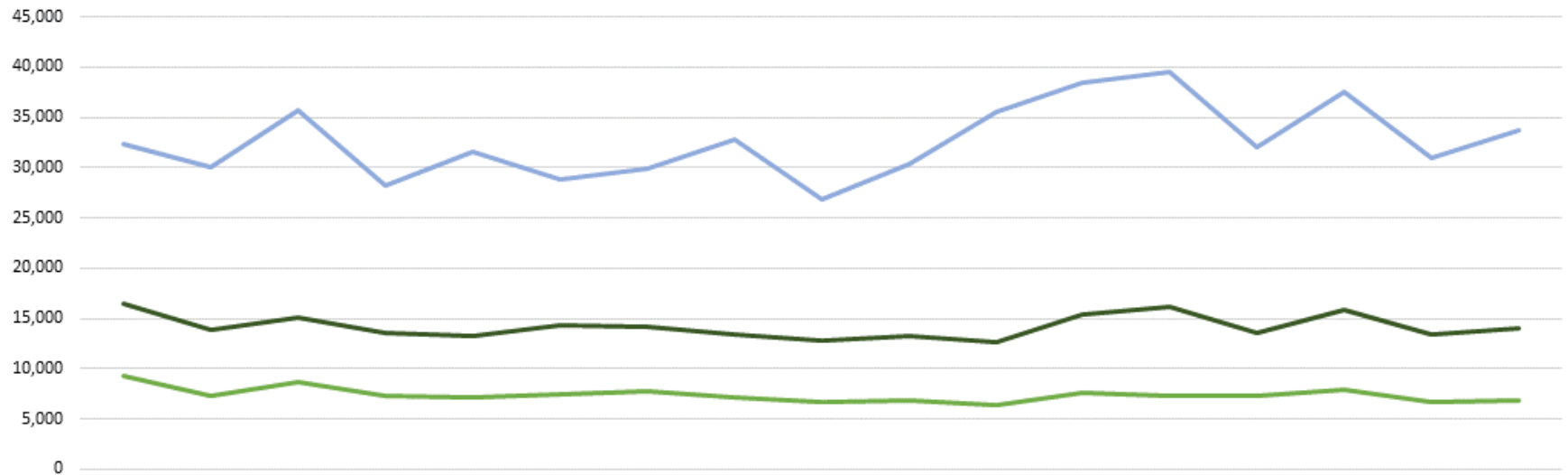
Construction Applications 2020 Total - 100,645  
 Construction Applications 2021 Total - 105,122

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	Apr-22	May-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	6,703	6,802
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	13,325	14,083
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	31,032	33,760

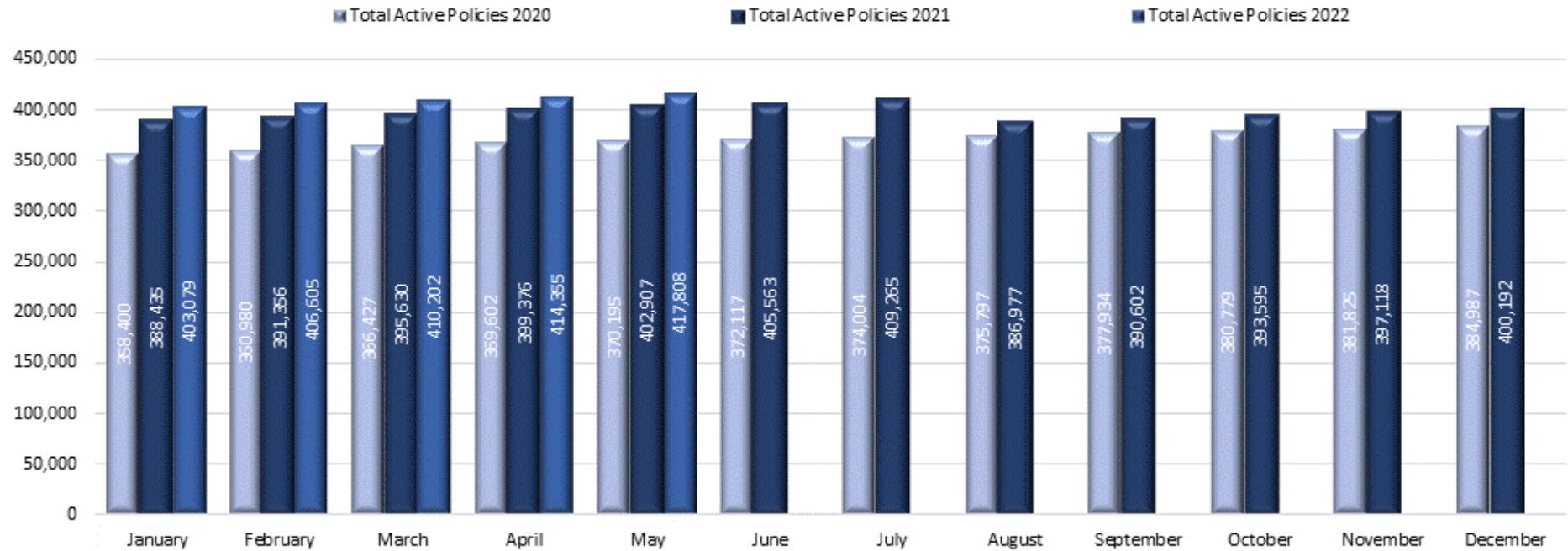
2020 Reinstatements Filed 80,697

2020 Cancellations Filed 159,438

2020 New Policies Filed 353,933

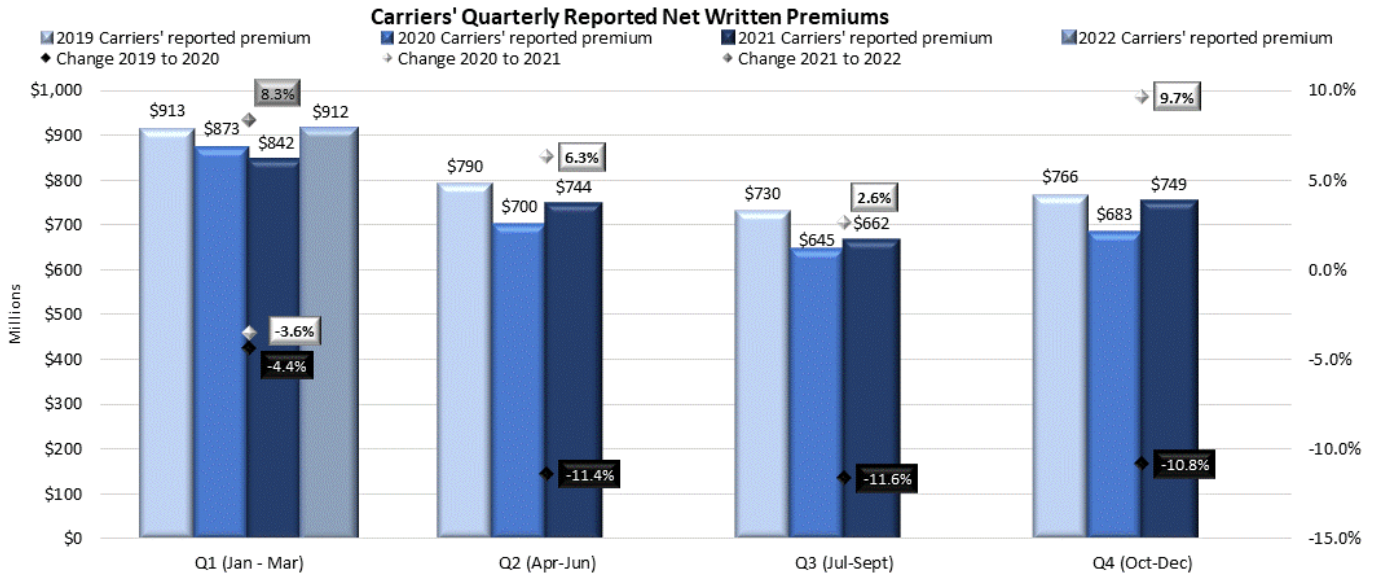
Proof of Coverage | Active Policies

Active Policies



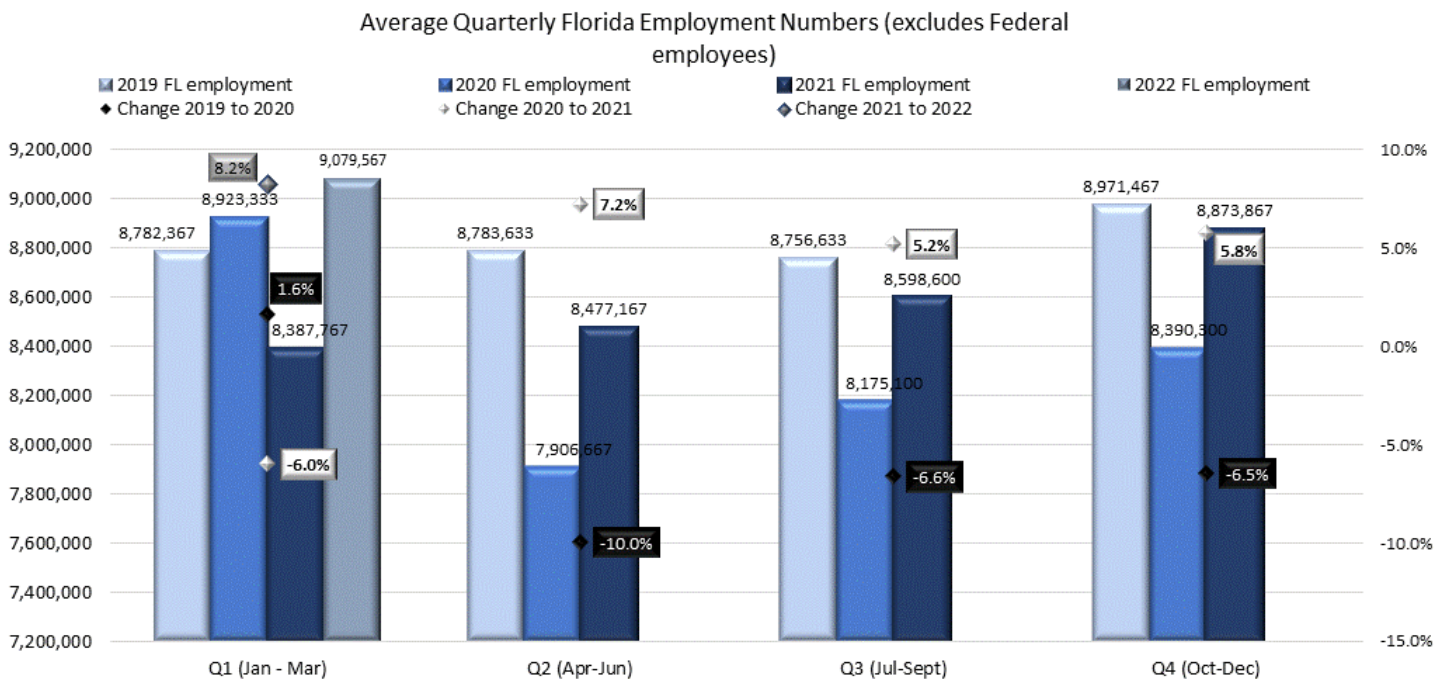
### Carriers' Premiums & Quarterly Comparisons

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



### Florida Employment

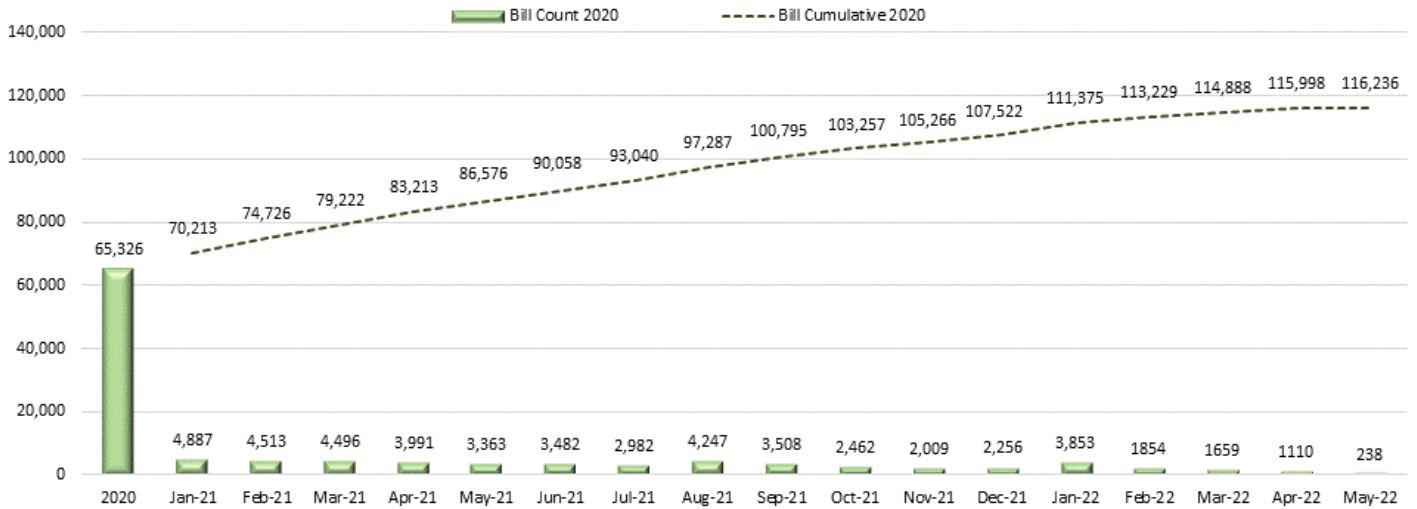
The employment shown here is the result of Florida statewide data, nonfarm employees (not seasonally adjusted), minus Florida statewide federal employees (not seasonally adjusted). Source: <https://data.bls.gov/>



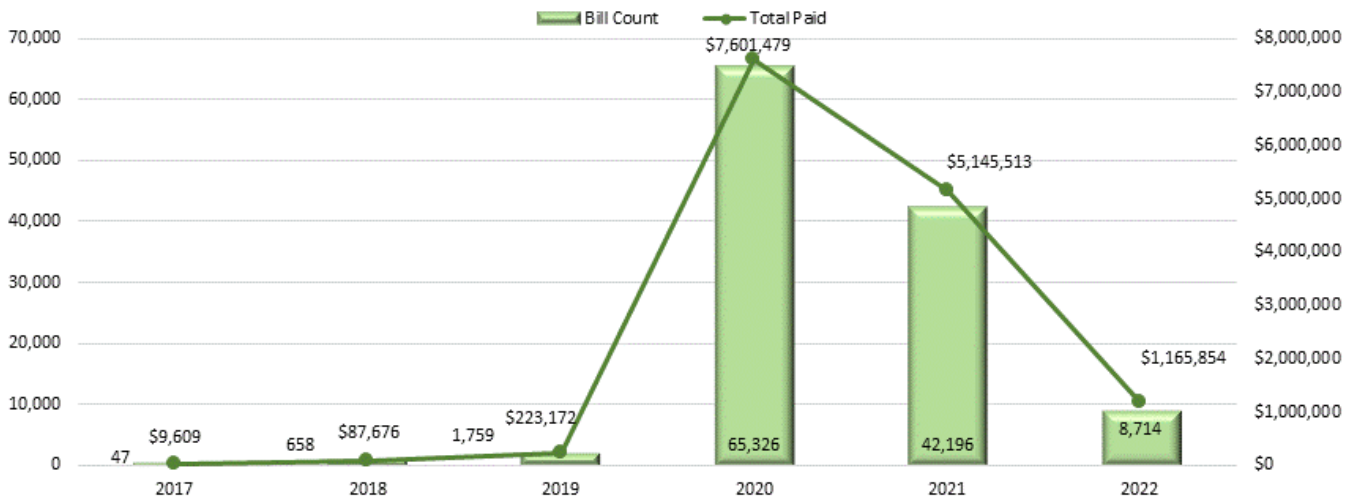
## 4. Telemedicine

### 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	54,884	\$6,002,379
Physical Therapist	19,362	\$2,197,664
Osteopathic Physician	10,363	\$1,019,038
Out of State Health Care Provider	7,106	\$1,122,172
Psychologist	4,694	\$958,153
Advanced Practice Registered Nurse	4,544	\$896,431
Licensed Mental Health Counselor	4,534	\$433,117
Occupational Therapist	3,198	\$345,675
Medical Doctor Out-of-State Telehealth Provider	2,587	\$219,792
Physician Assistant	2,378	\$265,128
Podiatric Physician	953	\$135,872
Licensed Clinical Social Worker	911	\$181,571
Physical Therapist Out-of-State Telehealth	316	\$40,340
Others Less Than 100 Bills Each	406	\$95,514
<b>Grand Total</b>	<b>116,236</b>	<b>\$13,912,846</b>