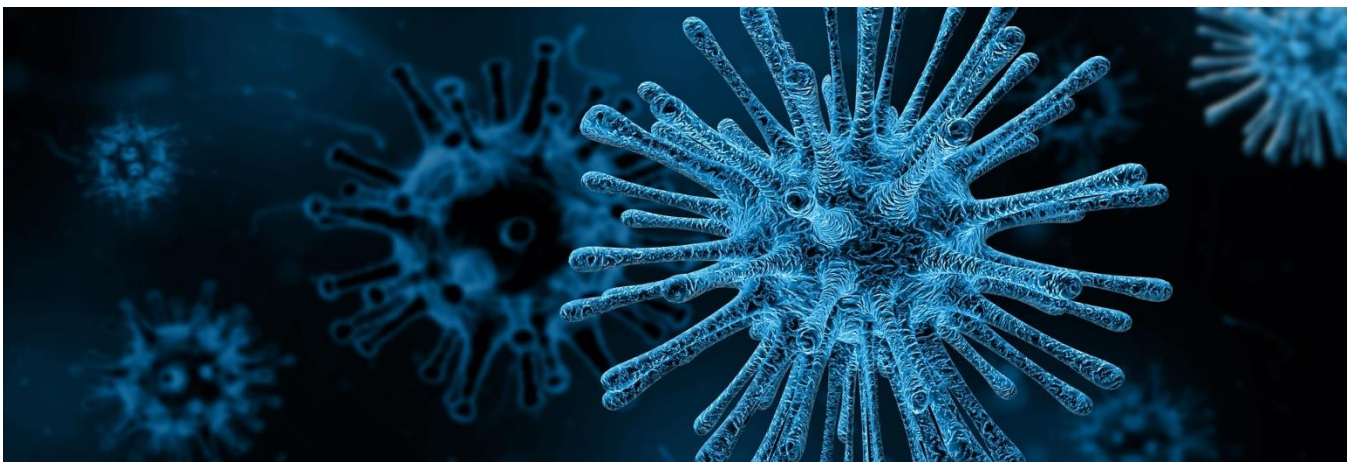




Florida Division of Workers' Compensation 2020 COVID-19 Report

Data Summary as of October 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 November 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.

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
- 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
- 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 10/31/2020 and will change over time.
- Date range data are based on 1/1/2020 to 10/31/2020 for COVID-19 and 1/1/2019 to 10/31/2019 when making comparison to past performance. The data is valued as of 11/2/2020.
- 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(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.

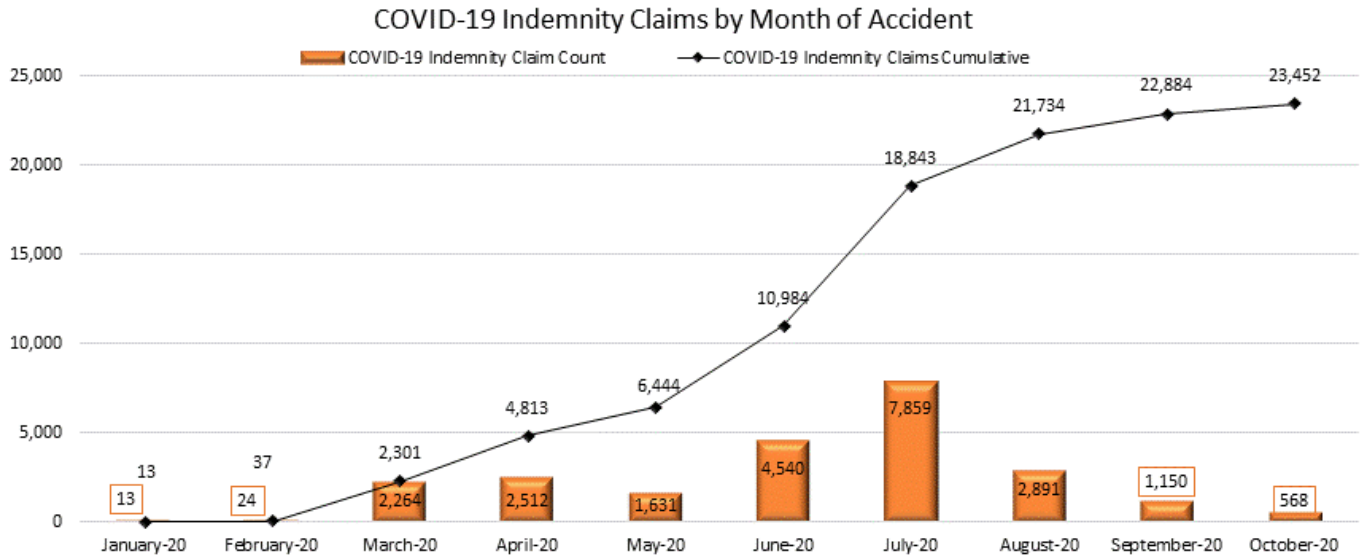
- 440.151(2), F.S., states that whenever used in this section the term “occupational disease” shall be construed to mean only a disease which is due to causes and conditions which are characteristic of and peculiar to a particular trade, occupation, process, or employment, and to exclude all ordinary 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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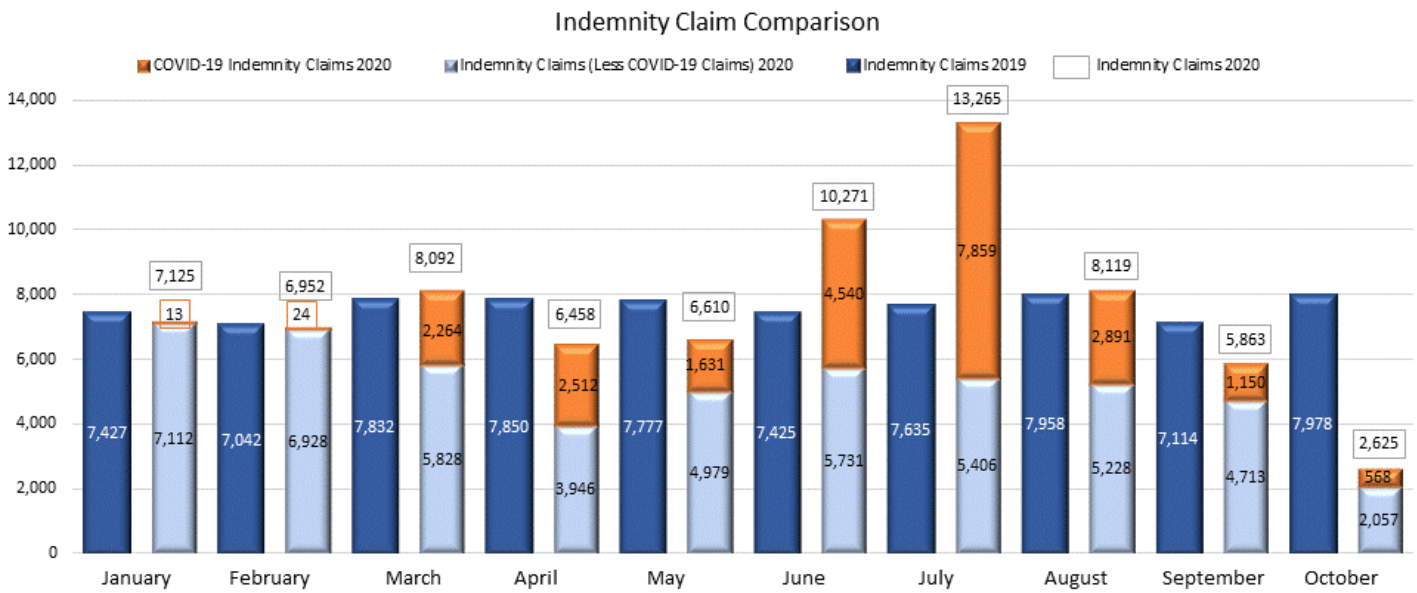
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1. Claim Frequency

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	\$5,782	12	\$12,385
February	4	\$71,520	20	\$105
March	347	\$2,863,718	1,917	\$2,545,731
April	457	\$3,299,044	2,055	\$2,671,397
May	388	\$1,636,002	1,243	\$877,005
June	1,403	\$5,473,497	3,137	\$3,807,281
July	2,934	\$7,832,745	4,925	\$5,963,443
August	1,149	\$1,514,854	1,742	\$1,318,606
September	405	\$507,584	745	\$207,515
October	266	\$224,523	302	\$12,801
Grand Total	7,354	\$23,429,269	16,098	\$17,416,269

Claim Count & Amount Paid

January 2020 to October 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	23,452	31.1%	\$40,845,538	8.0%
All Indemnity Claims	75,380		\$509,610,929	

Claim Count & Amount Paid by Paid Benefit Ranges

Paid Benefit Ranges	COVID-19 Claim Count	COVID-19 Total Paid
\$0 to \$4,999	22,188	\$15,591,157
\$5,000 to \$9,999	903	\$5,992,870
\$10,000 to \$19,999	219	\$2,904,162
\$20,000 to \$29,999	38	\$946,043
\$30,000 to \$39,999	10	\$346,537
\$40,000 to \$49,999	7	\$321,908
\$50,000 to \$99,999	47	\$3,425,947
\$100,000 to \$249,999	25	\$3,563,043
\$250,000 to \$499,999	9	\$2,961,625
\$500,000 +	6	\$4,792,246
Grand Total	23,452	\$40,845,538

COVID-19 Indemnity Claim Count by Insurer Type

Insurer Type	COVID-19 Indemnity Claim Count	COVID-19 Total Paid
Private	11,689	\$15,549,657
Self-Insurer Private	3,617	\$4,585,379
Self-Insurer Governmental	8,146	\$20,710,502
Grand Total	23,452	\$40,845,538

COVID-19 Partial & Total Denial Claim Counts

Insurer Type	COVID-19 Partial Denial	COVID-19 Total Denial	COVID-19 Total of All Denials
Private	19	6,902	6,921
Self-Insurer Private	25	1,506	1,531
Self-Insurer Governmental	3	2,016	2,019
Grand Total	47	10,424	10,471

COVID-19 Claims by County

County	COVID-19 Claim Count	COVID-19 Benefits Paid	ALL COVID-19 Cases for Florida (Per FDOH website)
Dade	7,196	\$14,331,971	187,757
Broward	1,911	\$3,801,221	87,456
Not Indicated	1,394	\$5,368,343	1,915
Palm Beach	1,377	\$2,218,050	53,151
Duval	911	\$3,168,755	35,806
Orange	893	\$1,081,010	46,986
Pinellas	797	\$947,922	26,339
Hillsborough	768	\$545,405	48,925
Lee	698	\$770,438	23,834
Polk	587	\$777,546	23,405
Brevard	345	\$152,828	11,888
Volusia	327	\$296,108	13,089
Alachua	314	\$237,816	10,760
Sarasota	304	\$215,233	9,966
Saint Lucie	299	\$237,050	9,213
Lake	287	\$372,179	8,785
Marion	271	\$156,711	10,998
Escambia	264	\$307,843	13,730
Collier	235	\$155,862	14,742
Seminole	233	\$152,774	10,512
Clay	230	\$308,060	6,255
Leon	218	\$1,518,463	12,483
Jackson	209	\$232,610	3,167
Bay	204	\$162,455	6,905

FL WC COVID-19 Report as of October 31, 2020

County	COVID-19 Claim Count	COVID-19 Benefits Paid	ALL COVID-19 Cases for Florida (Per FDOH website)
Pasco	199	\$83,077	11,147
Osceola	197	\$220,705	14,474
Santa Rosa	185	\$299,104	6,048
Saint Johns	176	\$209,126	6,720
Charlotte	163	\$439,012	3,773
Manatee	159	\$80,622	13,699
Walton	149	\$116,774	2,553
Indian River	144	\$138,606	3,956
Columbia	133	\$127,184	4,311
Martin	128	\$47,254	5,437
Okaloosa	122	\$49,569	6,590
Highlands	98	\$210,706	2,732
Gadsden	96	\$62,851	3,073
Suwannee	90	\$84,694	3,028
Madison	86	\$85,352	1,085
Union	81	\$117,127	1,151
Hernando	81	\$53,604	3,817
Monroe	80	\$38,461	2,366
Citrus	78	\$33,479	3,328
Nassau	75	\$6,791	2,514
Okeechobee	66	\$69,618	1,763
Wakulla	62	\$40,312	1,345
Washington	60	\$37,988	1,257
Baker	48	\$19,038	1,811
Sumter	42	\$452,728	2,967
Holmes	41	\$8,391	936
Flagler	38	\$29,282	2,193
Jefferson	35	\$18,129	682
Gilchrist	35	\$8,652	615
Gulf	33	\$22,069	958
Lafayette	33	\$15,399	1,279
Hamilton	31	\$19,686	912
Putnam	23	\$8,007	2,416
Liberty	19	\$20,067	540
Hardee	18	\$11,399	1,627
Taylor	17	\$9,287	1,501
Franklin	15	\$5,810	785
Calhoun	12	\$14,884	733
Dixie	12	\$8,882	912
Levy	12	\$3,407	1,161

County	COVID-19 Claim Count	COVID-19 Benefits Paid	ALL COVID-19 Cases for Florida (Per FDOH website)
Bradford	4	\$1,753	1,243
Hendry	3	\$0	2,255
Glades	1	\$0	613
Desoto	0	\$0	1,690
Grand Total	23,452	\$40,845,538	812,063

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	213	0.9%	\$185,157	0.5%
Health Care	6,281	26.8%	\$14,078,507	34.5%
Office Workers	2,475	10.6%	\$4,356,932	10.7%
Protective Services*	7,632	32.5%	\$18,063,665	44.2%
Service Industry	6,851	29.2%	\$4,161,277	10.2%
Grand Total	23,452		\$40,845,538	

COVID-19 Compensable Claims

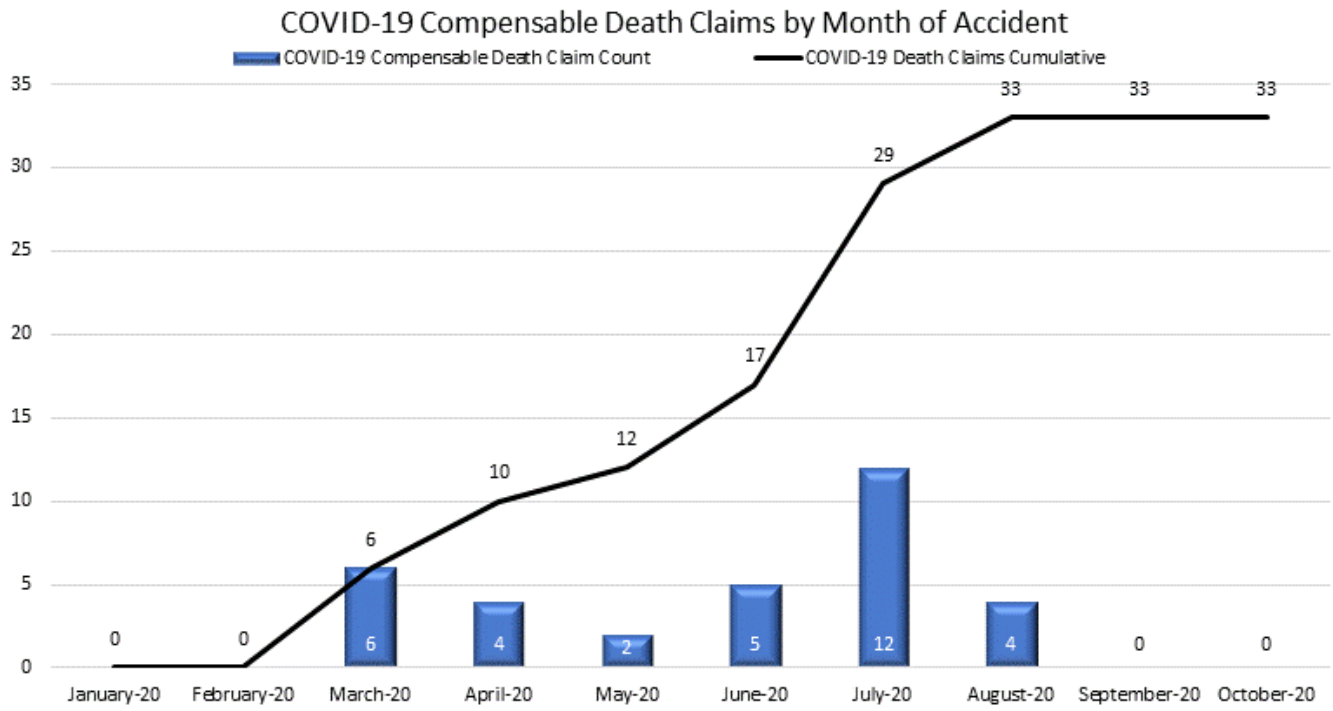
Broad Group of Occupations	COVID-19 Compensable Claim Count	COVID-19 Compensable Total Paid
Airline	41	\$180,269
Health Care	3,635	\$13,832,727
Office Workers	1,043	\$4,331,457
Protective Services*	5,696	\$17,912,301
Service Industry	2,566	\$4,076,945
Grand Total	12,981	\$40,333,699

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	172	\$4,888	0	\$0
Health Care	2,635	\$229,775	11	\$16,005
Office Workers	1,426	\$24,384	6	\$1,092
Protective Services*	1,934	\$149,198	2	\$2,167
Service Industry	4,257	\$52,900	28	\$31,432
Grand Total	10,424	\$461,145	47	\$50,696

*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	12,805
15 to 19	145
20 to 29	2,534
30 to 39	3,149
40 to 49	2,976
50 to 59	2,642
60 to 69	1,180
70 plus	164
No date of birth	15
Male	10,351
15 to 19	136
20 to 29	2,437
30 to 39	3,018
40 to 49	2,407
50 to 59	1,749
60 to 69	509
70 plus	80
No date of birth	15
Not Indicated	296
15 to 19	7
20 to 29	41
30 to 39	76
40 to 49	66
50 to 59	72
60 to 69	29
70 plus	5
Grand Total	23,452

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 1,006 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
September	130
October	64
Grand Total	1,006

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 79 claims:

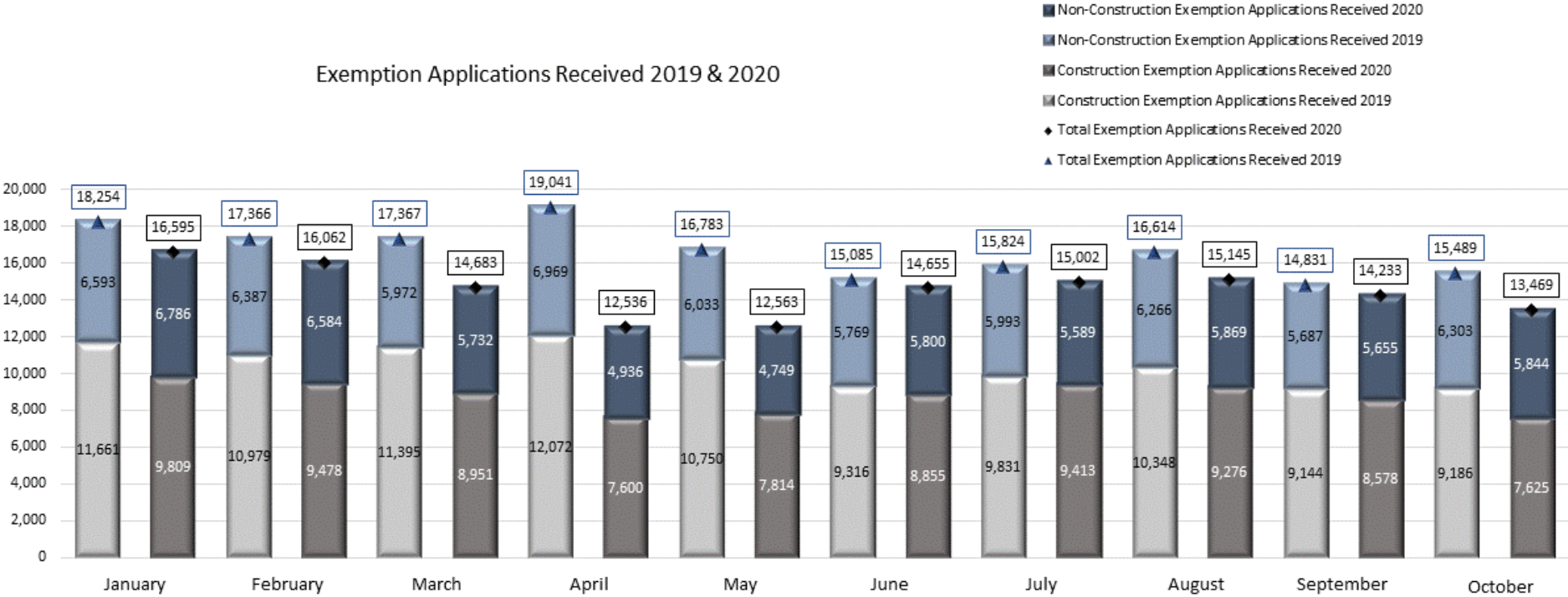
- Compensable claim - 23
- Denied claims - 56

The percentage of PFB filed for all COVID-19 claims is 0.34%.

3. Coverage Information

Exemption Applications Received

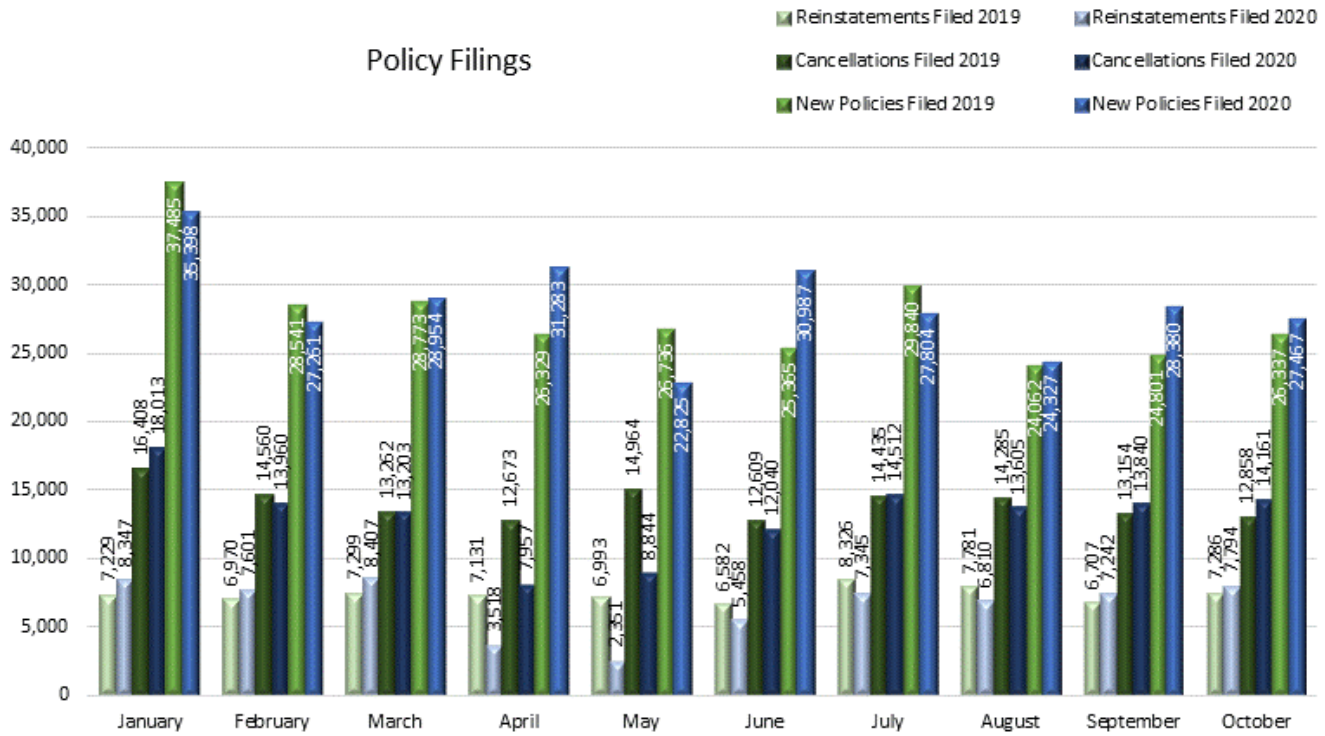
Exemption Applications Received 2019 & 2020



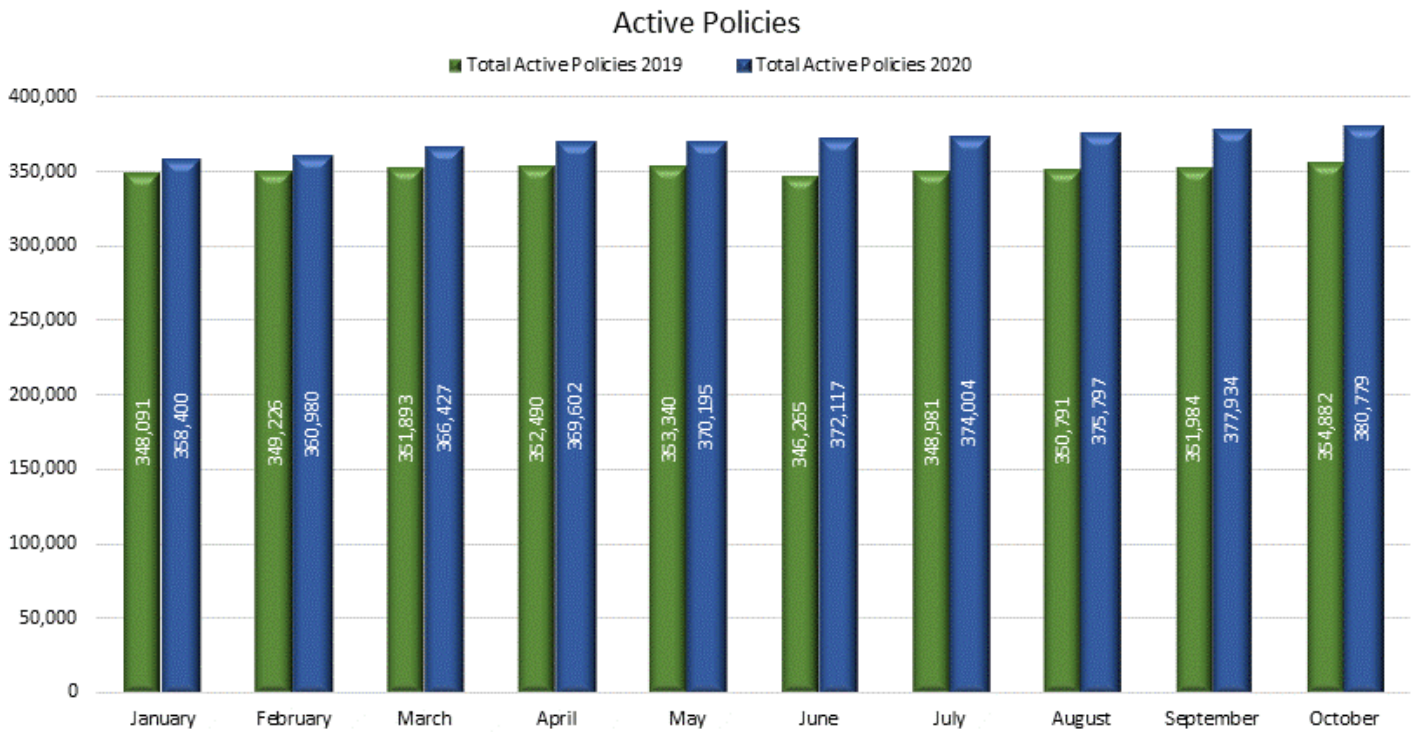
Proof of Coverage | Policy Cancellations & Renewals

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
August	7,781	14,285	24,062	350,791
September	6,707	13,154	24,801	351,984
October	7,286	12,858	26,337	354,882
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
September	7,242	13,840	28,380	377,934
October	7,794	14,161	27,467	380,779

Proof of Coverage | Policy Filings

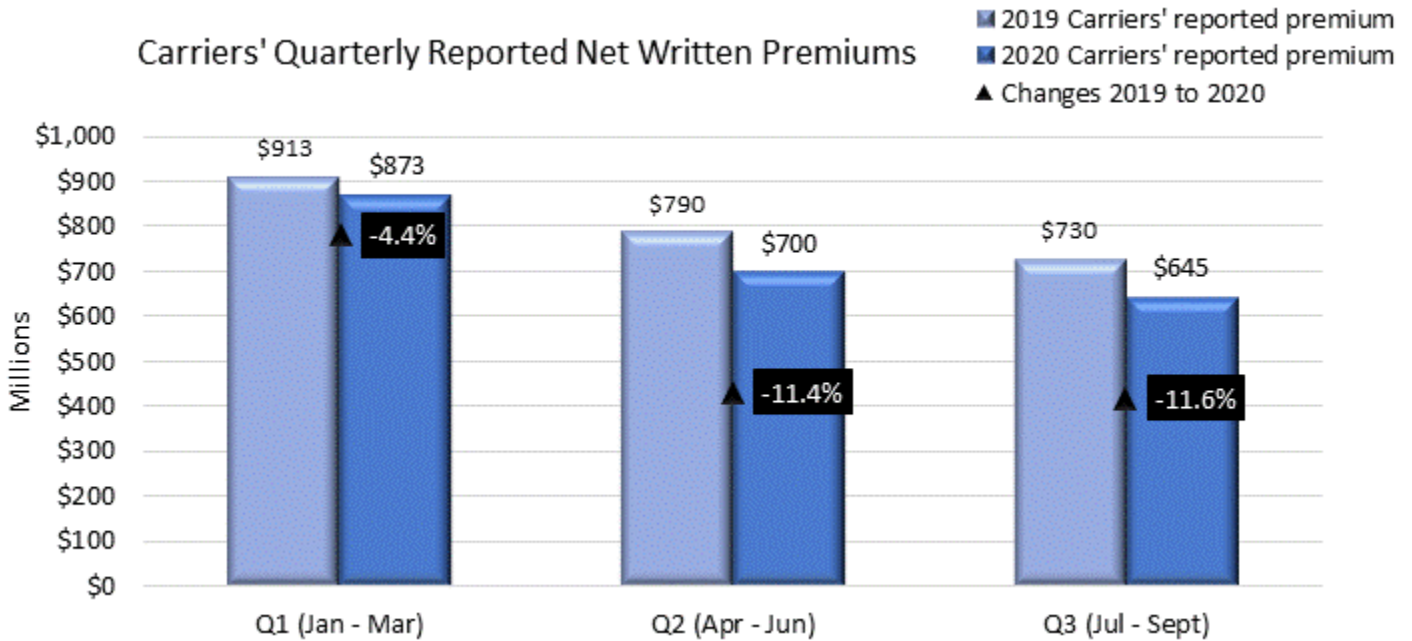


Proof of Coverage | Active Policies



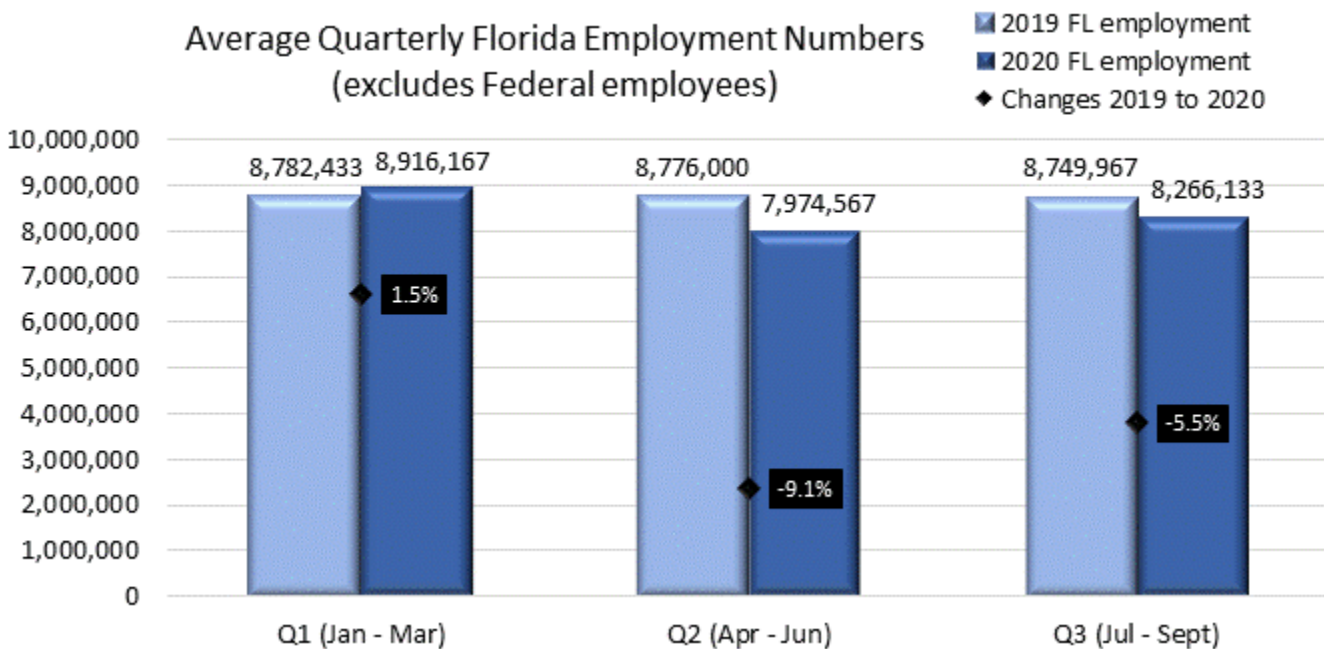
Carrier Premiums, Quarterly Comparisons

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



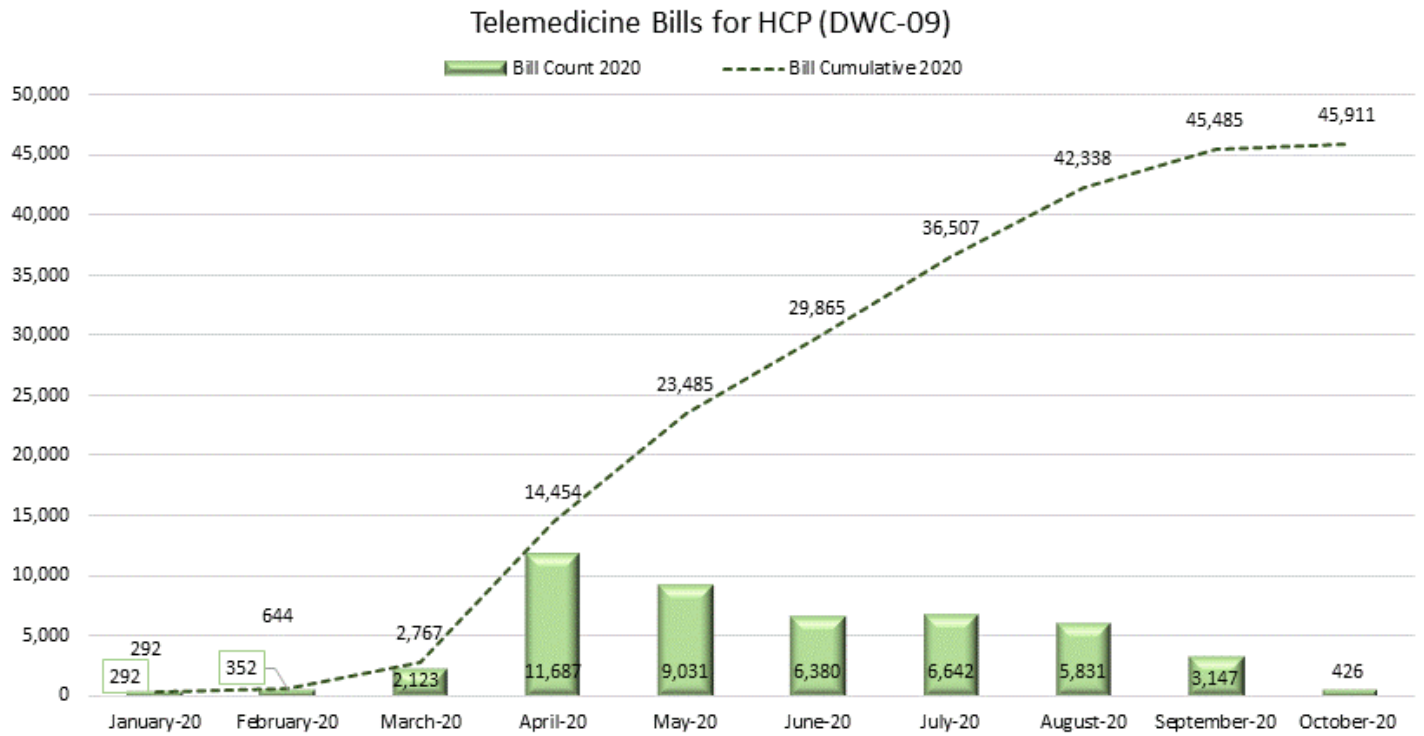
FL Employment

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

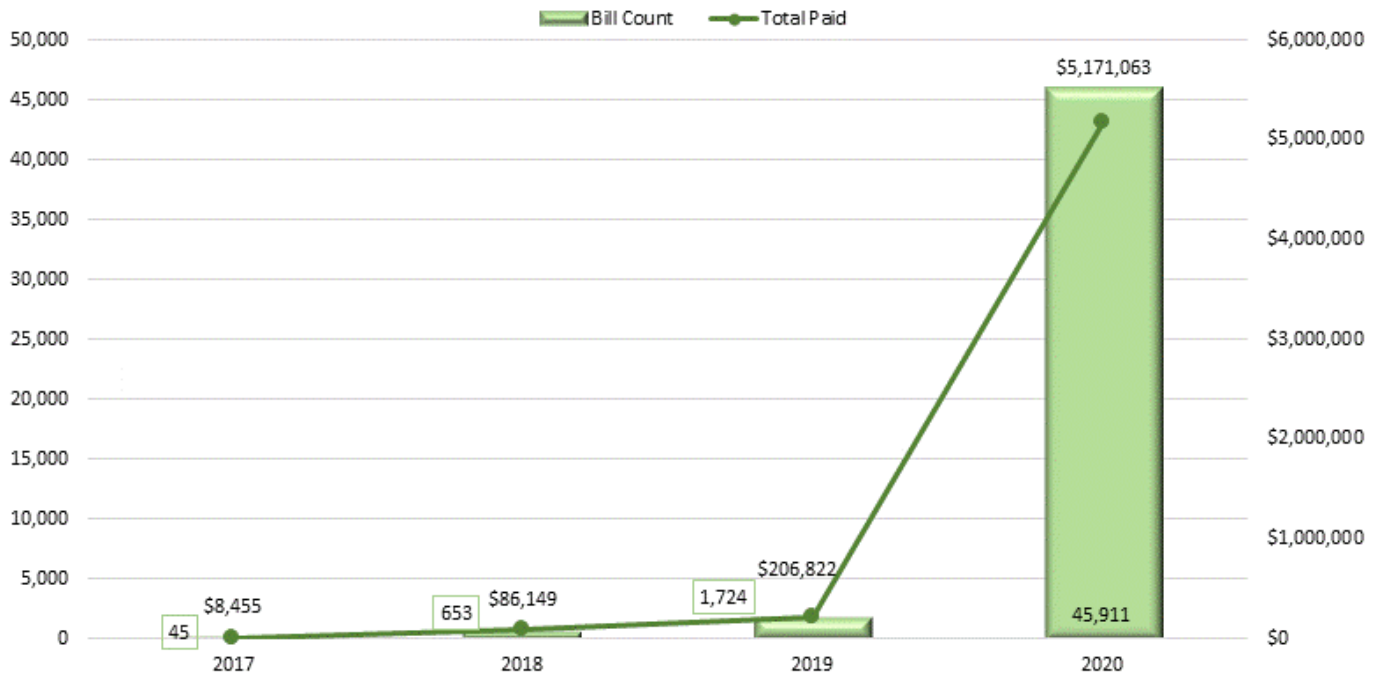


4. Telemedicine

Telemedicine Bills



Telemedicine by Year of Service



Telemedicine Billing by HCP License Type in 2020

License Type	Bill Count	Total Paid
Medical Doctor	22,126	\$2,330,841
Physical Therapist	10,599	\$1,231,613
Osteopathic Physician	3,337	\$314,835
Out-of-State Health Care Provider	2,795	\$368,045
Psychologist	1,265	\$237,918
Advanced Practice Registered Nurse	1,218	\$111,278
Occupational Therapist	1,135	\$130,814
Licensed Mental Health Counselor	1,114	\$186,515
Physician Assistant	800	\$63,002
Medical Doctor out-of-state telehealth provider	624	\$71,148
Podiatric Physician	462	\$60,910
Licensed Clinical Social Worker	218	\$39,094
Physical Therapist out-of-state telehealth provider	110	\$15,646
Others Less Than 50 Bills Each	108	\$9,404
Grand Total	45,911	\$5,171,063