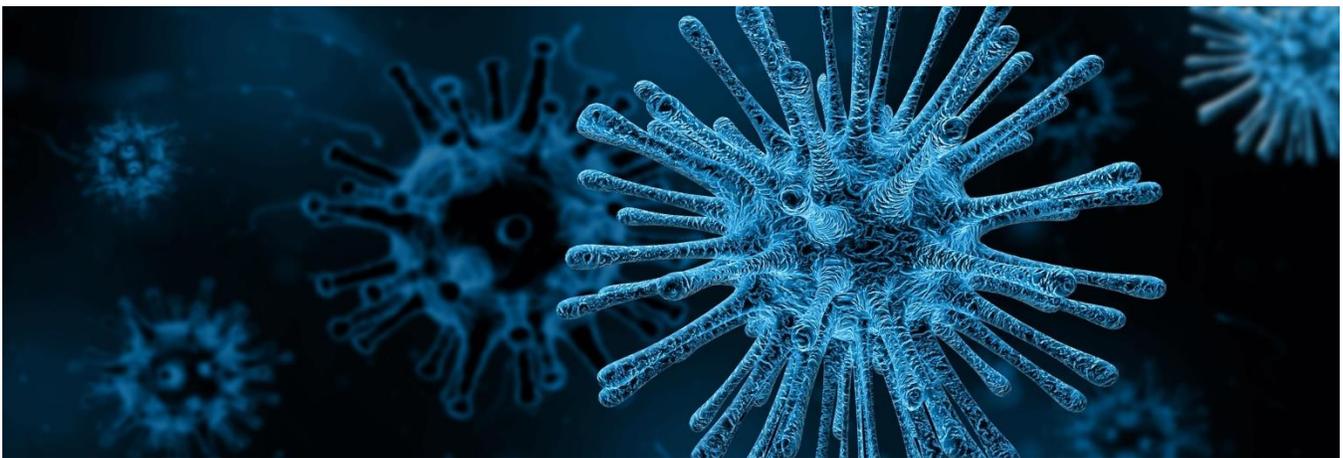




Florida Division of Workers' Compensation 2021 COVID-19 Report

Data Summary as of July 31, 2021



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 2021 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 7/31/2021 and will change over time.
- Date range data are based on 1/1/2020 to 7/31/2021 for COVID-19 and when making comparison to past performance. The data is valued as of 8/2/2021.
- 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.

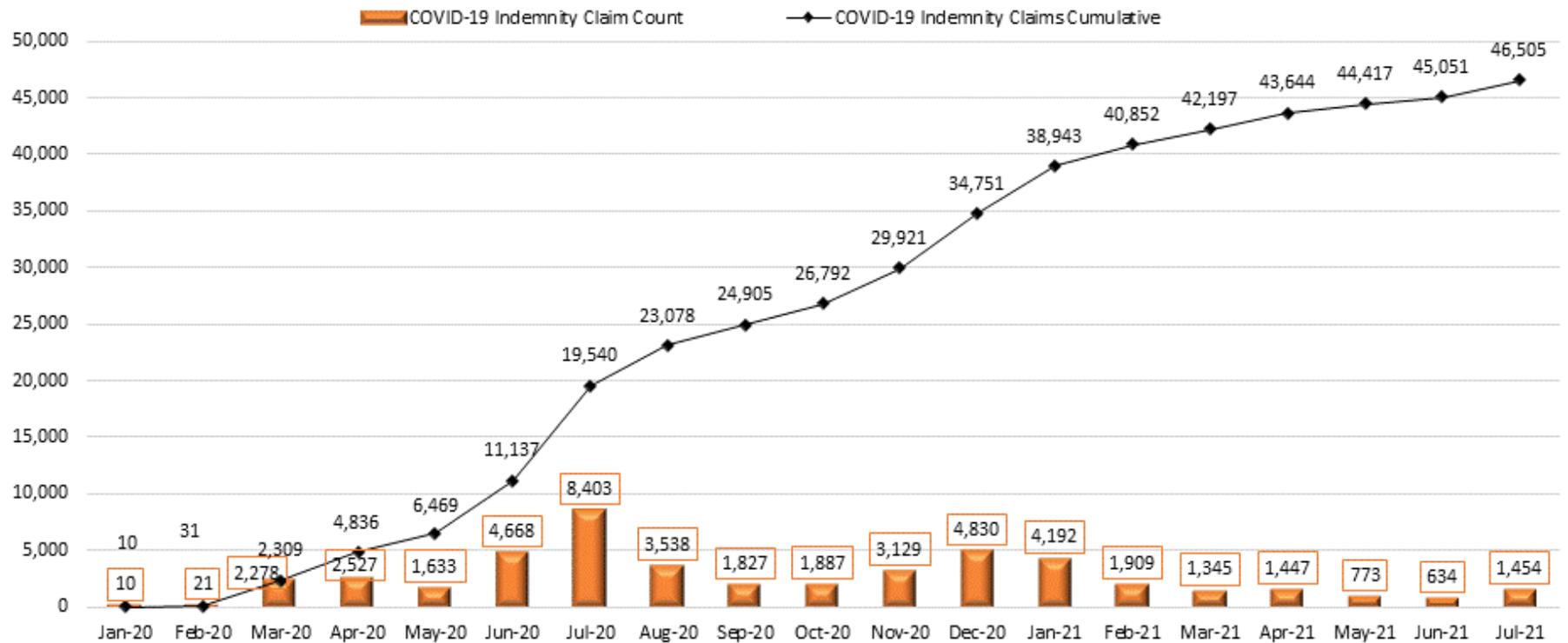
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1. Claim Frequency

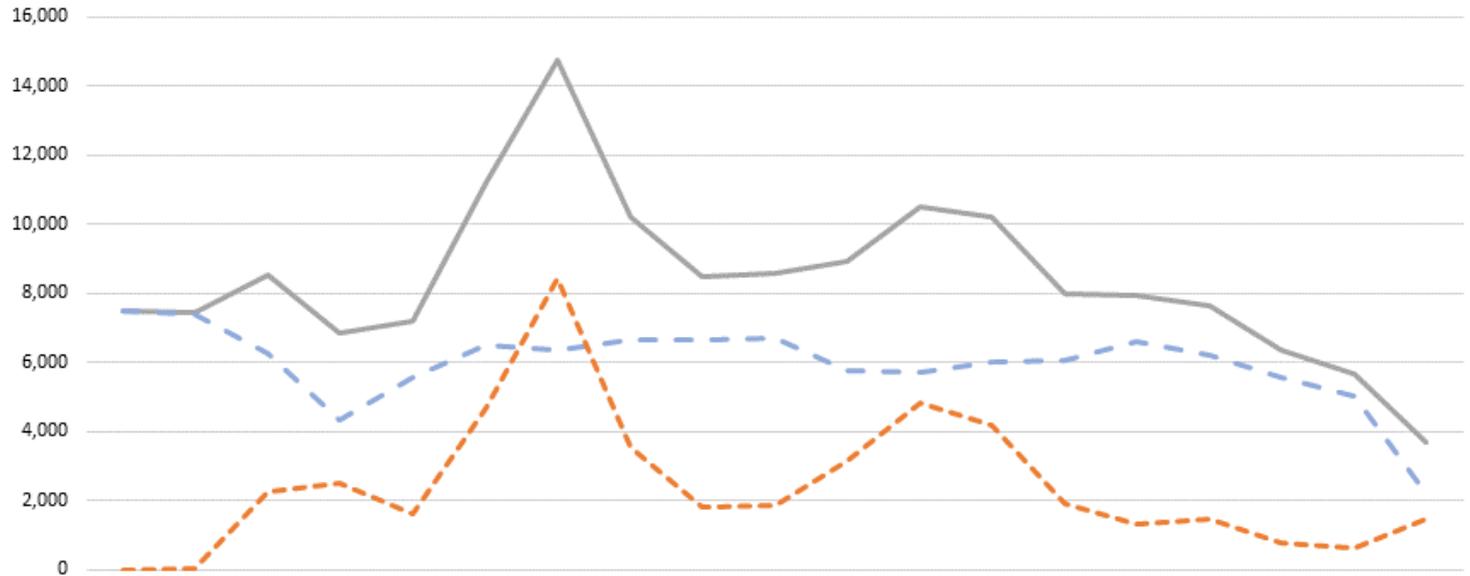
Number of COVID-19 Claims by DOA

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



	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	Jul-21
Indemnity Claims	7,505	7,425	8,538	6,839	7,182	11,184	14,765	10,184	8,485	8,562	8,906	10,521	10,195	7,983	7,940	7,658	6,345	5,671	3,678
Indemnity Claims (Less COVID-19 Claims)	7,495	7,404	6,260	4,312	5,549	6,516	6,362	6,646	6,658	6,675	5,777	5,691	6,003	6,074	6,595	6,211	5,572	5,037	2,224
COVID-19 Indemnity Claims	10	21	2,278	2,527	1,633	4,668	8,403	3,538	1,827	1,887	3,129	4,830	4,192	1,909	1,345	1,447	773	634	1,454

2. Claim Costs & Claim Characteristics

Claim Status

DOA Month	Open COVID-19 Indemnity Claims		Closed COVID-19 Indemnity Claims	
	Claim Count	Benefits Paid	Claim Count	Benefits Paid
Jan-20	0	\$0	10	\$3,382
Feb-20	3	\$96,122	18	\$105
Mar-20	79	\$2,906,222	2,199	\$3,618,361
Apr-20	170	\$3,127,890	2,357	\$4,004,130
May-20	183	\$1,887,634	1,450	\$1,919,182
Jun-20	621	\$7,382,949	4,047	\$7,163,219
Jul-20	1,752	\$17,960,238	6,651	\$12,900,416
Aug-20	1,085	\$5,934,684	2,453	\$3,949,801
Sep-20	686	\$2,172,329	1,141	\$1,787,720
Oct-20	471	\$1,864,192	1,416	\$1,466,598
Nov-20	687	\$3,666,319	2,442	\$3,839,047
Dec-20	1,183	\$6,363,449	3,647	\$3,648,622
Jan-21	1,191	\$3,873,025	3,001	\$2,494,365
Feb-21	629	\$2,384,575	1,280	\$1,033,005
Mar-21	463	\$2,568,827	882	\$628,019
Apr-21	529	\$1,135,031	918	\$728,226
May-21	318	\$462,331	455	\$373,886
Jun-21	320	\$309,974	314	\$114,228
Jul-21	604	\$452,205	850	\$50,366
Grand Total	10,974	\$64,547,996	35,531	\$49,722,678

Closed, Compensable Claims

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
Jan-20	0	\$0	\$0	4,076	\$93,513,206	\$22,942	4,076	\$93,513,206	\$22,942
Feb-20	0	\$0	\$0	3,736	\$80,332,463	\$21,502	3,736	\$80,332,463	\$21,502
Mar-20	993	\$3,488,193	\$3,513	3,168	\$67,382,949	\$21,270	4,161	\$70,871,142	\$17,032
Apr-20	1,021	\$3,786,142	\$3,708	2,259	\$48,778,281	\$21,593	3,280	\$52,564,423	\$16,026
May-20	482	\$1,886,539	\$3,914	2,825	\$53,832,395	\$19,056	3,307	\$55,718,934	\$16,849
Jun-20	2,012	\$7,089,767	\$3,524	3,165	\$55,989,672	\$17,690	5,177	\$63,079,439	\$12,185
Jul-20	3,646	\$12,705,565	\$3,485	3,093	\$55,736,657	\$18,020	6,739	\$68,442,222	\$10,156
Aug-20	1,215	\$3,942,163	\$3,245	2,842	\$45,444,522	\$15,990	4,057	\$49,386,685	\$12,173
Sep-20	450	\$1,774,680	\$3,944	2,697	\$41,231,276	\$15,288	3,147	\$43,005,956	\$13,666
Oct-20	631	\$1,452,752	\$2,302	2,598	\$35,302,944	\$13,589	3,229	\$36,755,696	\$11,383
Nov-20	1,216	\$3,829,786	\$3,149	2,113	\$27,374,287	\$12,955	3,329	\$31,204,073	\$9,373
Dec-20	1,714	\$3,627,610	\$2,116	1,933	\$21,997,149	\$11,380	3,647	\$25,624,759	\$7,026
Jan-21	1,287	\$2,470,842	\$1,920	1,715	\$16,583,039	\$9,669	3,002	\$19,053,881	\$6,347
Feb-21	448	\$1,023,260	\$2,284	1,189	\$10,156,933	\$8,542	1,637	\$11,180,193	\$6,830
Mar-21	311	\$624,632	\$2,008	1,016	\$6,378,176	\$6,278	1,327	\$7,002,808	\$5,277
Apr-21	340	\$723,991	\$2,129	793	\$3,497,950	\$4,411	1,133	\$4,221,941	\$3,726
May-21	172	\$369,854	\$2,150	397	\$1,271,541	\$3,203	569	\$1,641,395	\$2,885
Jun-21	80	\$113,485	\$1,419	188	\$260,441	\$1,385	268	\$373,926	\$1,395
Jul-21	89	\$50,366	\$566	21	\$5,337	\$254	110	\$55,703	\$506
Grand Total	16,107	\$48,959,627	\$3,040	39,824	\$665,069,218	\$16,700	55,931	\$714,028,845	\$12,766

Claim Count & Amount Paid

January 2020 to December 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	34,751	31.6%	\$97,662,611	6.8%
All Indemnity Claims	110,096		\$1,437,115,744	

January 2021 to July 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	11,754	23.8%	\$16,608,063	6.1%
All Indemnity Claims	49,470		\$273,200,576	

Claim Count & Amount Paid by Paid Benefit Ranges

Benefit Payment Range	COVID-19 Claim Count	COVID-19 Total Paid
\$0 to \$4,999	43,797	\$32,540,372
\$5,000 to \$9,999	1,618	\$10,839,114
\$10,000 to \$19,999	532	\$7,288,352
\$20,000 to \$29,999	151	\$3,710,275
\$30,000 to \$39,999	72	\$2,473,421
\$40,000 to \$49,999	30	\$1,348,982
\$50,000 to \$99,999	161	\$11,374,625
\$100,000 to \$249,999	98	\$14,257,171
\$250,000 to \$499,999	26	\$9,181,430
\$500,000 +	20	\$21,256,932
Grand Total	46,505	\$114,270,674

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	14,326	\$21,986,200	\$1,535	14,887	\$33,755,893	\$2,267	29,213	\$55,742,093	\$1,908
\$5,000 to \$9,999	1,275	\$8,486,047	\$6,656	8,095	\$58,051,344	\$7,171	9,370	\$66,537,391	\$7,101
\$10,000 to \$19,999	309	\$4,167,076	\$13,486	7,657	\$108,374,901	\$14,154	7,966	\$112,541,977	\$14,128
\$20,000 to \$29,999	57	\$1,363,513	\$23,921	3,599	\$87,738,926	\$24,379	3,656	\$89,102,439	\$24,372
\$30,000 to \$39,999	26	\$888,546	\$34,175	1,833	\$63,331,224	\$34,551	1,859	\$64,219,770	\$34,545
\$40,000 to \$49,999	11	\$490,416	\$44,583	1,123	\$49,972,004	\$44,499	1,134	\$50,462,420	\$44,499
\$50,000 to \$99,999	62	\$4,382,357	\$70,683	1,923	\$129,622,337	\$67,406	1,985	\$134,004,694	\$67,509
\$100,000 to \$249,999	36	\$5,012,410	\$139,234	607	\$86,261,024	\$142,110	643	\$91,273,434	\$141,949
\$250,000 to \$499,999	4	\$1,543,552	\$385,888	74	\$23,773,577	\$321,265	78	\$25,317,129	\$324,579
\$500,000 +	1	\$639,510	\$639,510	26	\$24,187,988	\$930,307	27	\$24,827,498	\$919,537
Grand Total	16,107	\$48,959,627	\$3,040	39,824	\$665,069,218	\$16,700	55,931	\$714,028,845	\$12,766

COVID-19 Indemnity Claim Count by Insurer Type

Insurer Type	COVID-19 Indemnity Claim Count	COVID-19 Total Paid
Private	21,606	\$41,362,968
Self-Insurer Private	4,714	\$9,230,111
Self-Insurer Governmental	20,185	\$63,677,595
Grand Total	46,505	\$114,270,674

COVID-19 Partial & Total Denial Claim Counts

Insurer Type	COVID-19 Partial Denial	COVID-19 Total Denial	COVID-19 Total of All Denials
Private	44	13,691	13,735
Self-Insurer Private	26	1,772	1,798
Self-Insurer Governmental	4	3,887	3,891
Grand Total	74	19,350	19,424

COVID-19 Claims by County

County	COVID-19 Claim Count	COVID-19 Benefits Paid
Alachua	730	\$943,504
Baker	245	\$203,511
Bay	388	\$714,153
Bradford	72	\$168,132
Brevard	802	\$934,694
Broward	3,475	\$11,385,689
Calhoun	67	\$157,017
Charlotte	399	\$2,181,302
Citrus	188	\$77,048
Clay	337	\$1,166,749
Collier	471	\$638,580
Columbia	261	\$477,915
Desoto	0	\$0
Dixie	94	\$102,707

County	COVID-19 Claim Count	COVID-19 Benefits Paid
Duval	2,381	\$7,582,475
Escambia	502	\$659,176
Flagler	83	\$48,209
Franklin	52	\$101,676
Gadsden	524	\$835,452
Gilchrist	102	\$52,718
Glades	3	\$615
Gulf	74	\$90,546
Hamilton	100	\$212,395
Hardee	85	\$59,335
Hendry	18	\$600
Hernando	183	\$378,446
Highlands	251	\$528,680
Hillsborough	1,486	\$1,482,712
Holmes	93	\$59,432
Indian River	347	\$395,649
Jackson	479	\$855,937
Jefferson	73	\$116,328
Lafayette	81	\$54,130
Lake	728	\$1,208,271
Lee	1,256	\$2,351,687
Leon	461	\$1,824,962
Levy	24	\$10,223
Liberty	98	\$459,988
Madison	143	\$561,222
Manatee	239	\$186,609
Marion	739	\$713,033
Martin	303	\$315,522
Miami-Dade	11,295	\$35,783,776
Monroe	131	\$252,599

County	COVID-19 Claim Count	COVID-19 Benefits Paid
Nassau	181	\$395,011
Not Indicated	3,407	\$11,686,918
Okaloosa	378	\$981,878
Okeechobee	170	\$212,482
Orange	2,028	\$2,988,720
Osceola	418	\$792,417
Palm Beach	2,444	\$8,674,283
Pasco	361	\$1,116,651
Pinellas	1,409	\$1,798,088
Polk	1,217	\$1,700,553
Putnam	78	\$54,712
Santa Rosa	340	\$1,074,151
Sarasota	520	\$538,782
Seminole	542	\$586,608
St. Johns	393	\$499,250
St. Lucie	564	\$1,181,650
Sumter	150	\$619,940
Suwannee	179	\$204,280
Taylor	57	\$66,757
Union	464	\$886,847
Volusia	673	\$1,040,226
Wakulla	204	\$180,158
Walton	309	\$313,441
Washington	156	\$343,467
Grand Total	46,505	\$114,270,674

COVID-19 Injured Worker (IW) Claims

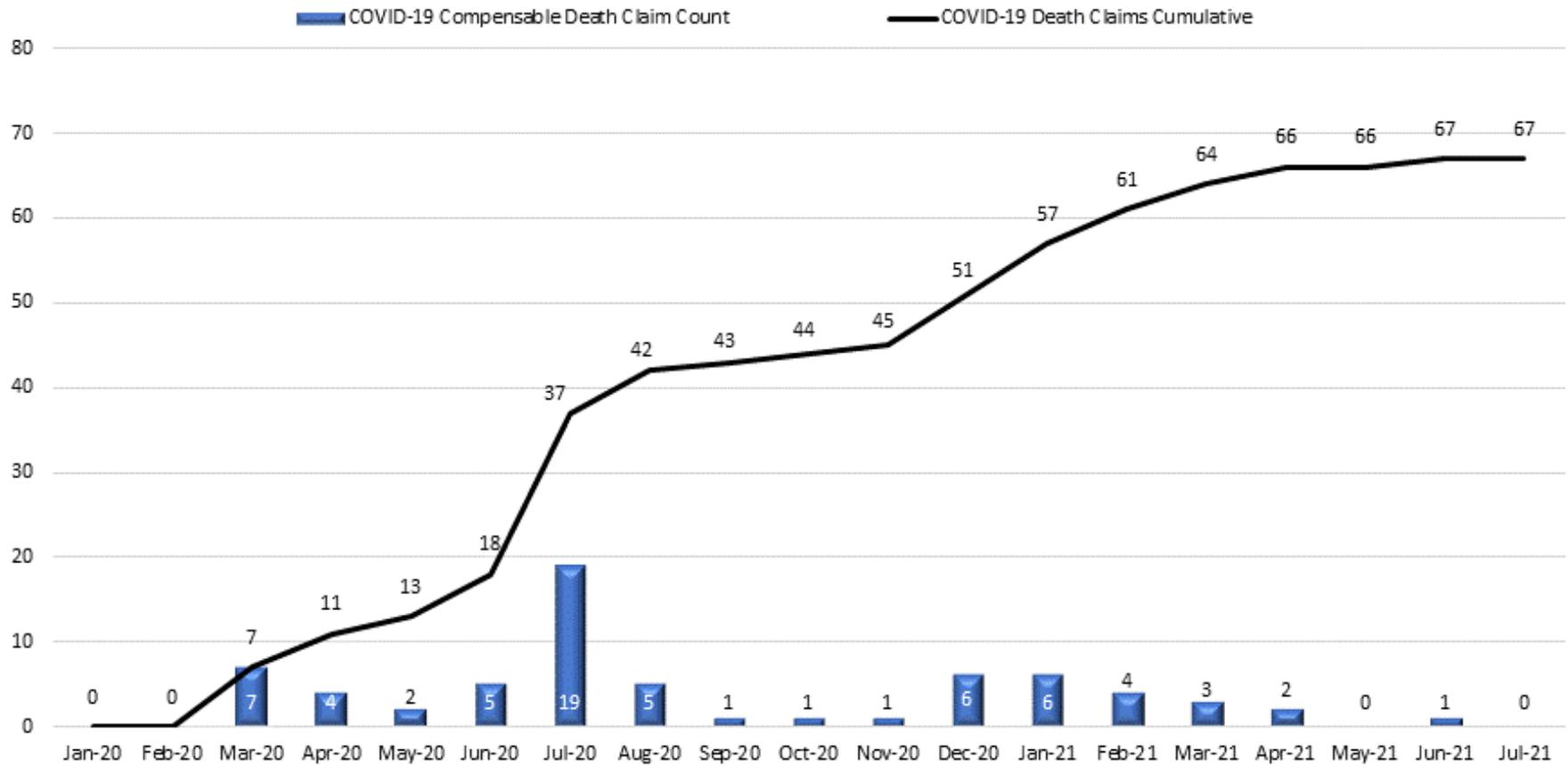
COVID-19 Claim Counts and Amount Paid | Consolidated by Industry of Employer

Industries Grouped by Business NAICS Code	COVID-19 Compensable Claim Count	COVID-19 Compensable Total Paid	COVID-19 Denials (Full/Partial) Claim Count	COVID-19 Denials (Full/Partial) Total Paid	COVID-19 Total Claim Count	COVID-19 Total Paid	COVID-19 Average Paid per Claim	COVID-19 Average Paid Compensable Claims	COVID-19 % of Claim Count	COVID-19 % of Total Paid
Construction	38	\$53,536	113	\$1,179	151	\$54,715	\$362	\$1,409	0.3%	0.0%
Education and Health Services	9,501	\$46,248,715	8,832	\$460,047	18,333	\$46,708,762	\$2,548	\$4,868	39.4%	40.9%
Financial Activities	27	\$88,539	920	\$1,114	947	\$89,653	\$95	\$3,279	2.0%	0.1%
Information	1	\$10,062	17	\$0	18	\$10,062	\$559	\$10,062	0.0%	0.0%
Leisure and Hospitality	4	\$50,000	902	\$38,642	906	\$88,642	\$98	\$12,500	1.9%	0.1%
Manufacturing	15	\$88,237	491	\$339	506	\$88,576	\$175	\$5,882	1.1%	0.1%
Natural Resources and Mining	6	\$152,980	47	\$0	53	\$152,980	\$2,886	\$25,497	0.1%	0.1%
Professional and Business Services	1,560	\$5,822,373	1,168	\$22,777	2,728	\$5,845,150	\$2,143	\$3,732	5.9%	5.1%
Public Administration*	15,841	\$60,682,450	4,449	\$204,356	20,290	\$60,886,806	\$3,001	\$3,831	43.6%	53.3%
Trade, Transportation, and Utilities	88	\$310,731	2,402	\$33,738	2,490	\$344,469	\$138	\$3,531	5.4%	0.3%
Unclassified/missing data	0	\$0	83	\$859	83	\$859	\$10	\$0	0.2%	0.0%
Grand Total	27,081	\$113,507,623	19,424	\$763,051	46,505	\$114,270,674	\$2,457	\$4,191		

*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

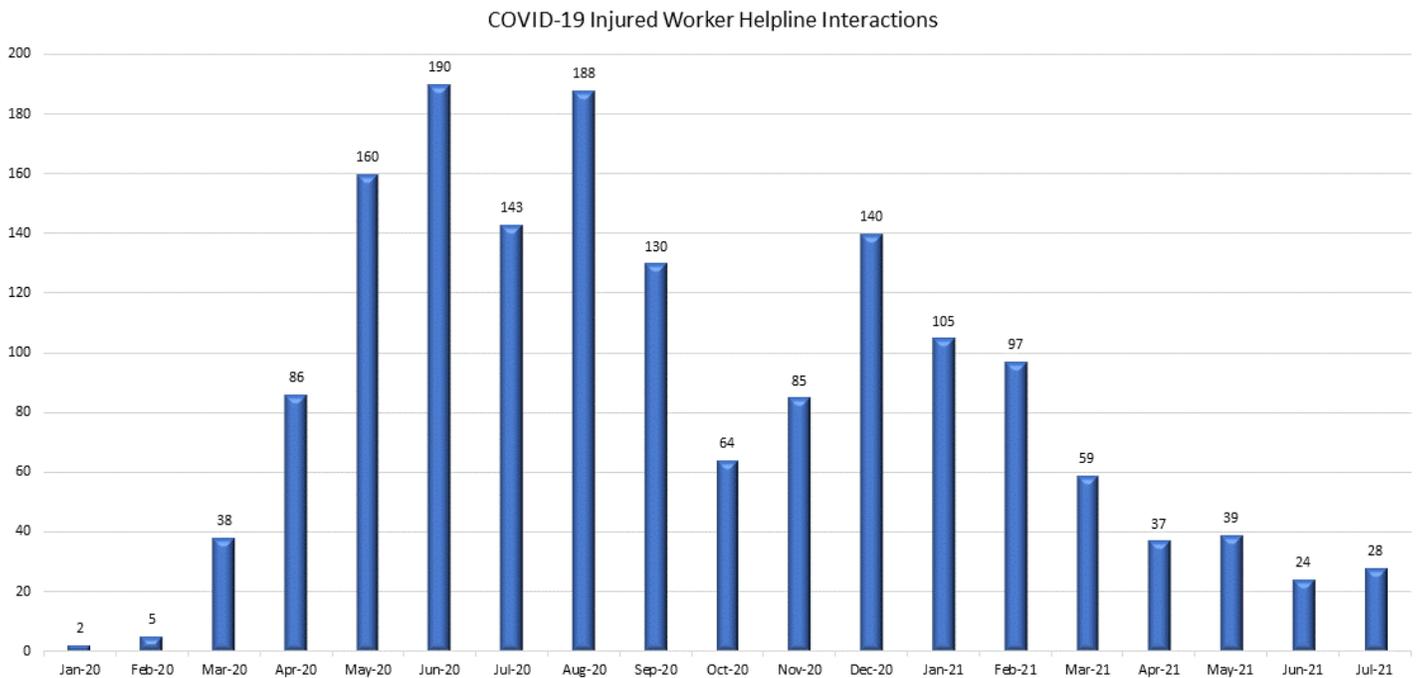
This table includes information for compensable and denied claims.

Gender & Age Range	Claim Count
Female	23,502
15 to 19	322
20 to 29	4,911
30 to 39	5,927
40 to 49	5,267
50 to 59	4,742
60 to 69	2,017
70 plus	283
no date of birth	33
Male	22,503
15 to 19	253
20 to 29	5,054
30 to 39	6,655
40 to 49	5,271
50 to 59	3,944
60 to 69	1,143
70 plus	155
no date of birth	28
Not Indicated	500
15 to 19	8
20 to 29	82
30 to 39	128
40 to 49	116
50 to 59	107
60 to 69	46
70 plus	12
no date of birth	1
Grand Total	46,505

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 1,620 COVID-19 and telemedicine related interactions with Florida’s workers’ compensation system participants.



COVID-19 Petition for Benefits (PFB)

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

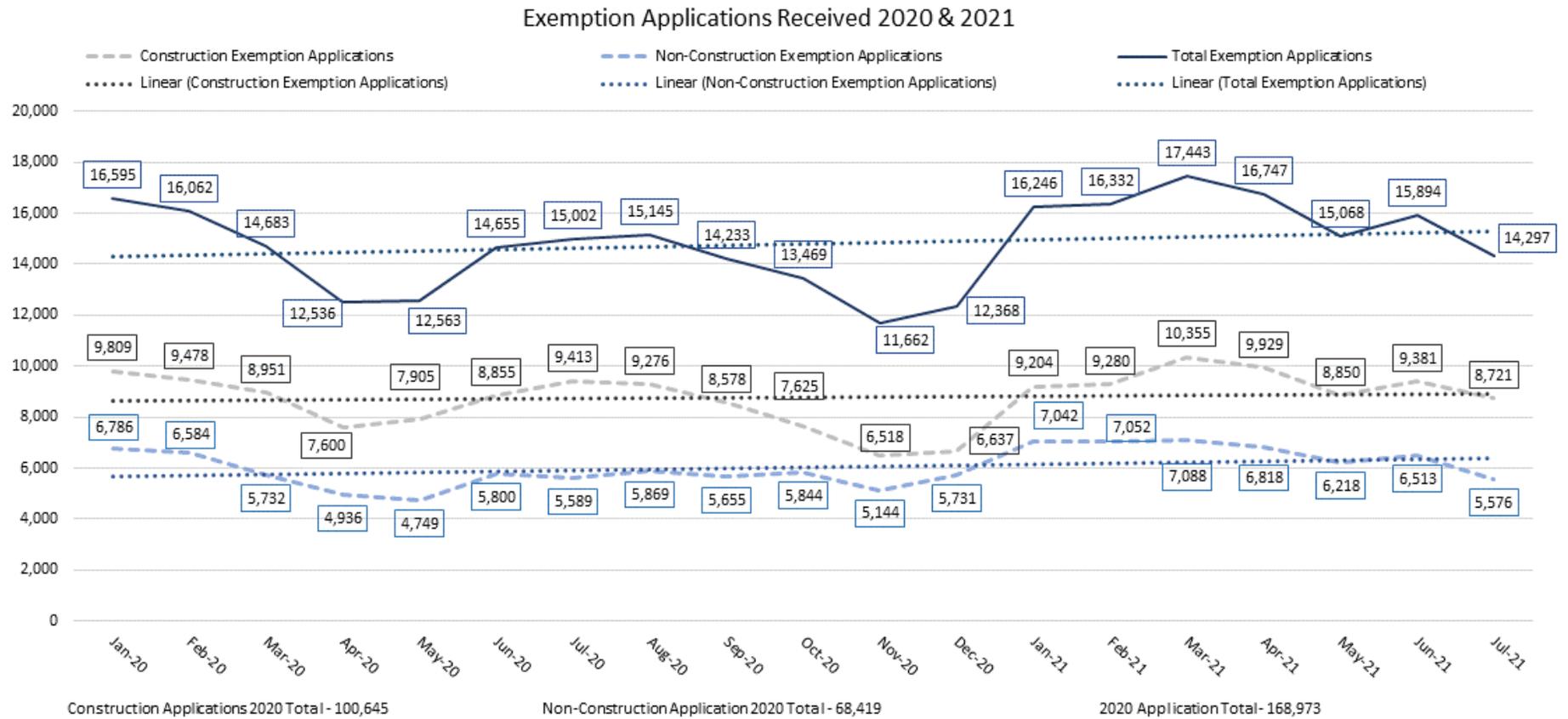
DWC has identified that PFBs have been filed on 212 claims:

- Compensable claims – 142 | Denied claims – 70

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

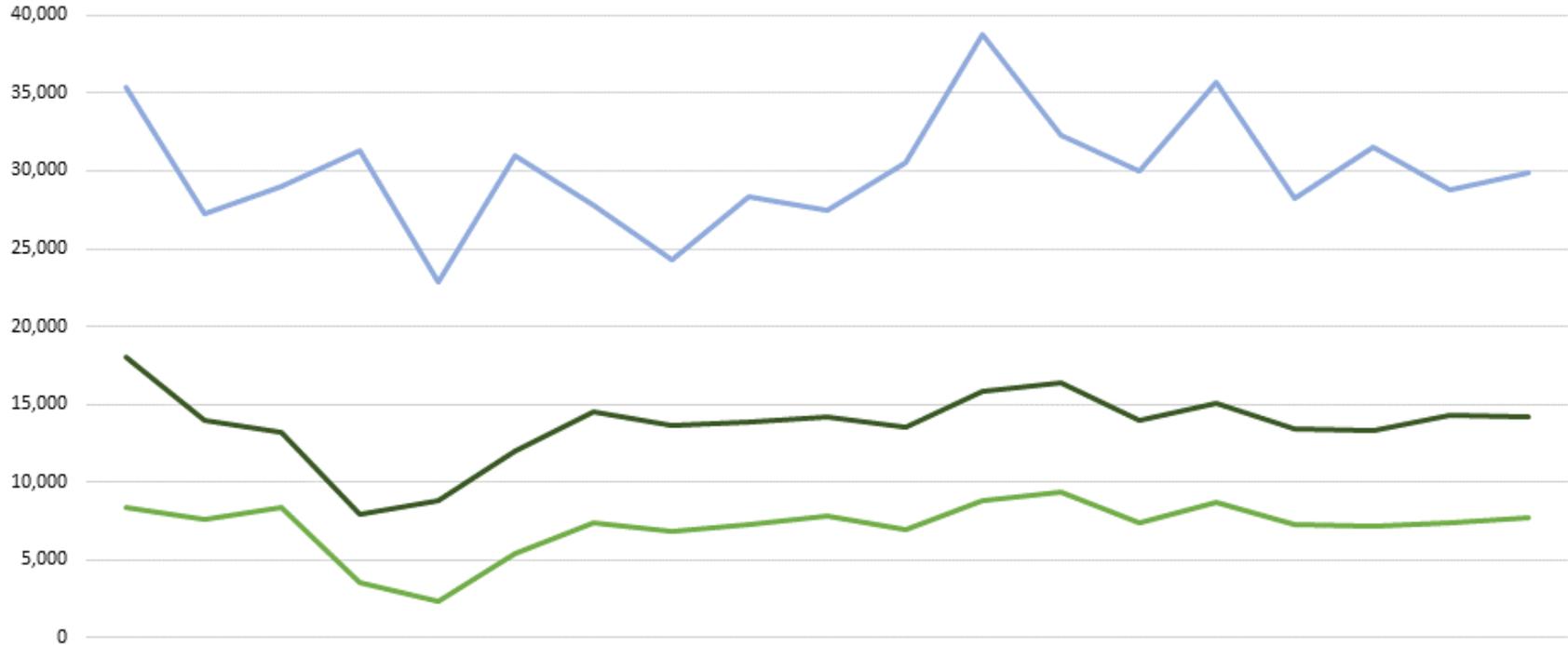
3. Coverage Information

Exemption Applications Received



Proof of Coverage | Policy Filings, Reinstatements (Renewals), & Cancellations

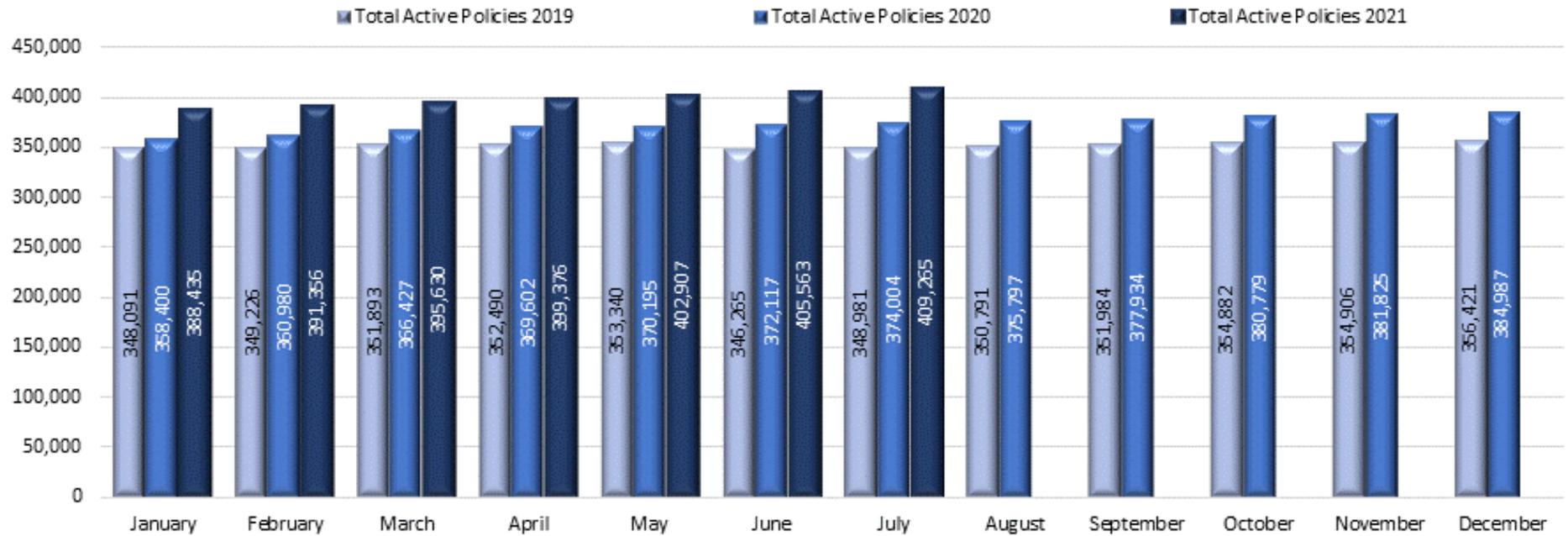
Policy Filings



	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	Jul-21
Reinstatements Filed	8,347	7,601	8,407	3,518	2,351	5,458	7,345	6,810	7,242	7,794	6,954	8,870	9,333	7,339	8,723	7,279	7,130	7,405	7,724
Cancellations Filed	18,013	13,960	13,203	7,957	8,844	12,040	14,512	13,605	13,840	14,161	13,493	15,810	16,420	13,923	15,084	13,479	13,292	14,266	14,229
New Policies Filed	35,398	27,261	28,954	31,283	22,825	30,987	27,804	24,327	28,380	27,467	30,493	38,754	32,310	30,016	35,734	28,226	31,527	28,787	29,926

Proof of Coverage | Active Policies

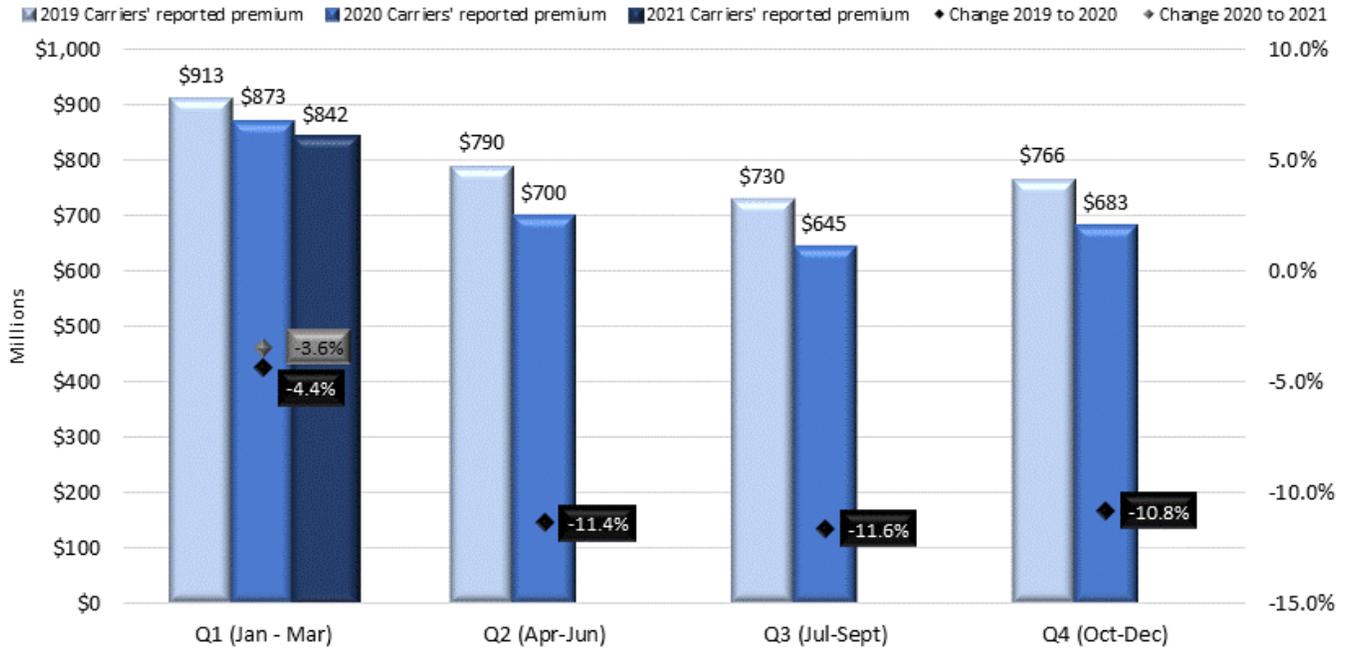
Active Policies



Carriers' Premiums & Quarterly Comparisons

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

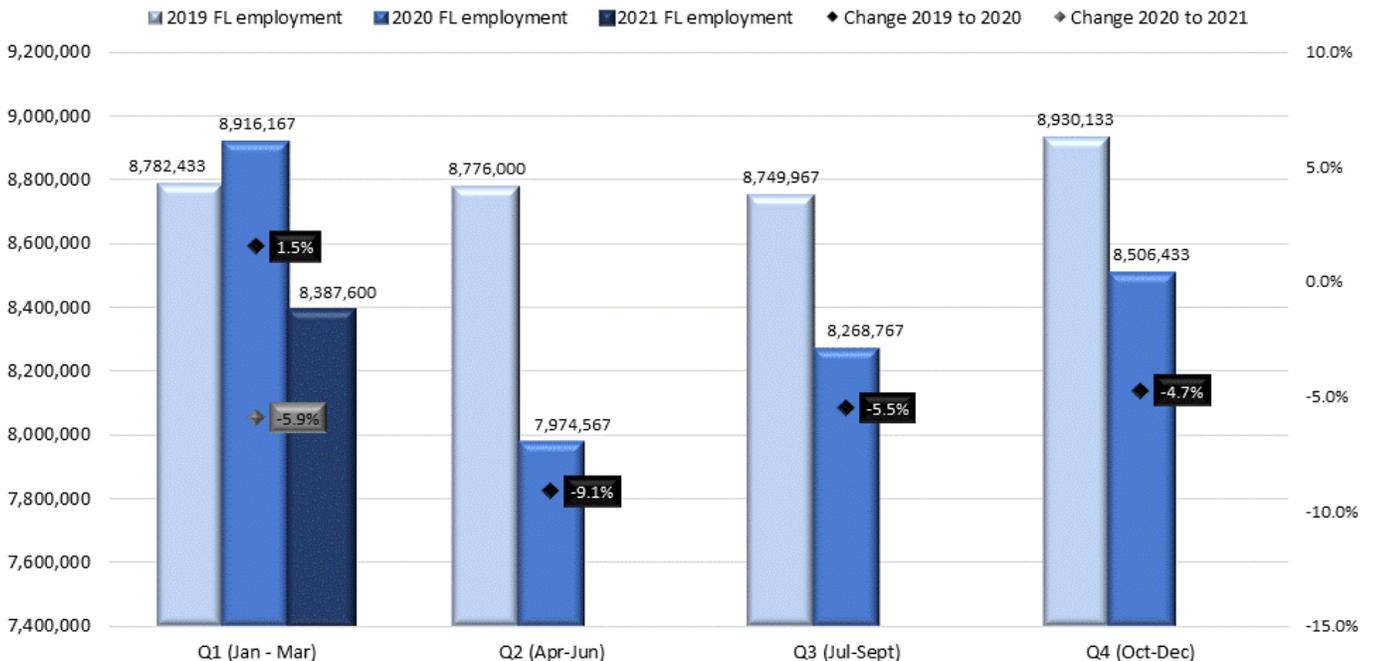
Carriers' Quarterly Reported Net Written Premiums



Florida Employment

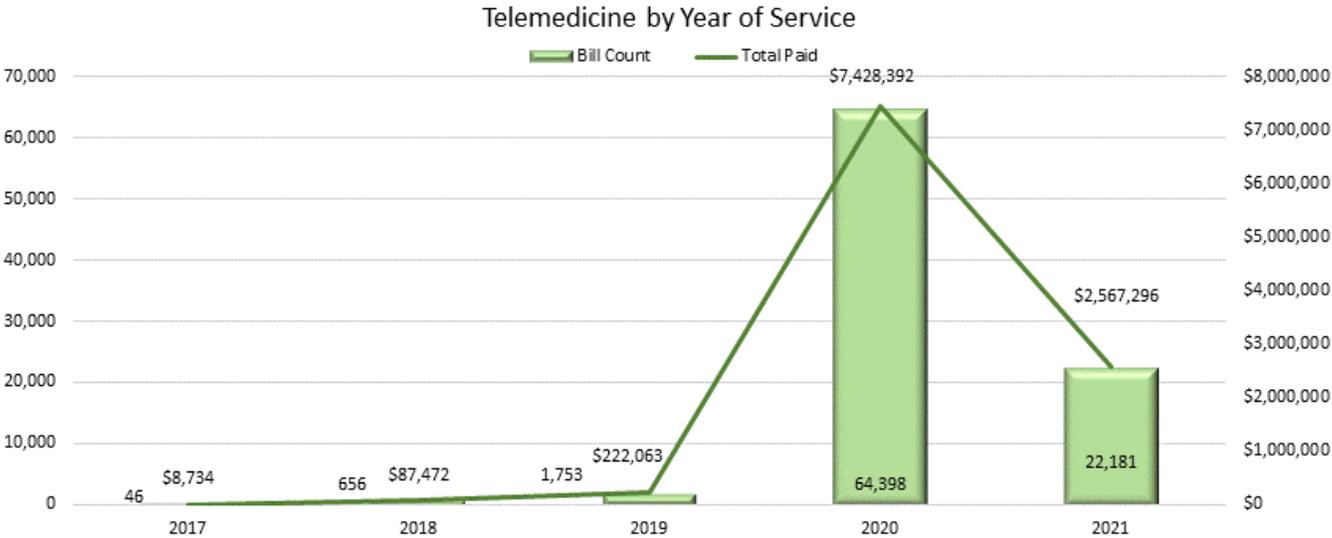
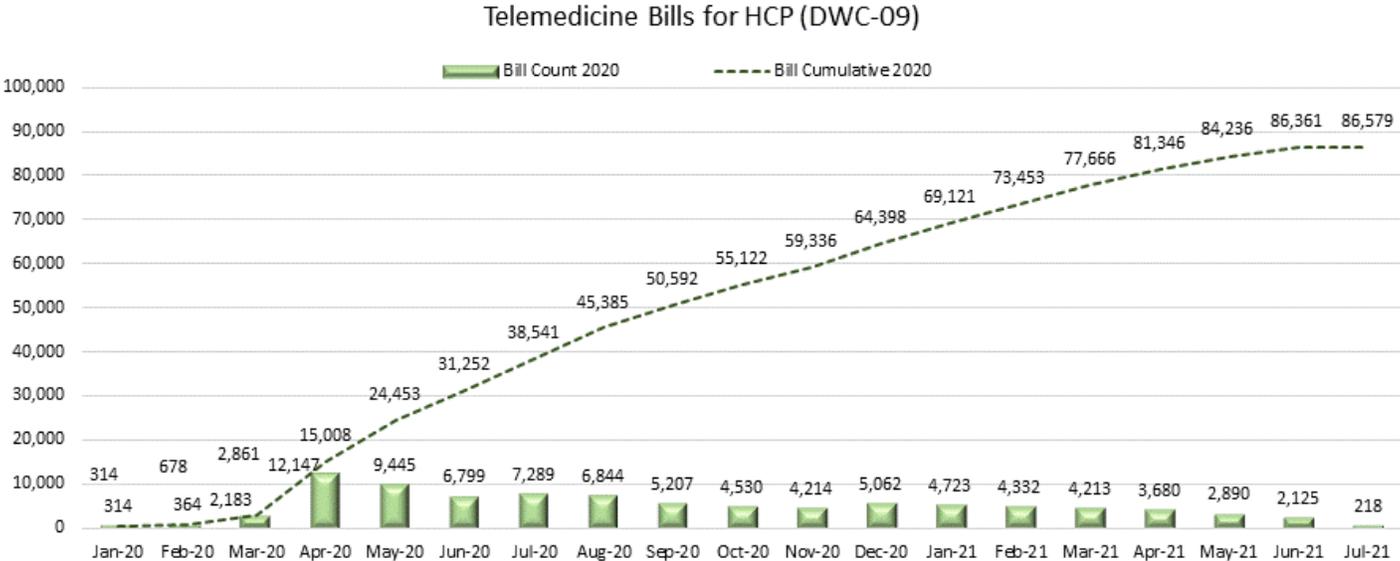
The employment shown here is the result of Florida statewide data, nonfarm employees (not seasonally adjusted), minus Florida statewide federal employees (not seasonally adjusted). Source: <https://data.bls.gov/>

Average Quarterly Florida Employment Numbers (excludes Federal employees)



4. Telemedicine

Telemedicine Bills



Telemedicine Billing by HCP License Type with 2020 & 2021 Dates of Service

License Type	Bill Count	Total Paid
Medical Doctor	41,867	\$4,432,220
Physical Therapist	16,441	\$1,877,430
Osteopathic Physician	7,245	\$696,557
Out of State Health Care Provider	5,217	\$792,431
Psychologist	2,921	\$560,492
Advanced Practice Registered Nurse	2,758	\$258,857
Licensed Mental Health Counselor	2,587	\$501,642
Occupational Therapist	2,055	\$229,760
Medical Doctor Out-of-State Telehealth Provider	1,941	\$216,204
Physician Assistant	1,753	\$141,019
Podiatric Physician	774	\$108,193
Licensed Clinical Social Worker	525	\$106,811
Physical Therapist Out-of-State Telehealth	259	\$34,389
Others Less Than 100 Bills Each	236	\$39,682
Grand Total	86,579	\$9,995,688