



Florida Division of Workers' Compensation 2021 COVID-19 Report

Data Summary as of June 30, 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 July 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 6/30/2021 and will change over time.
- Date range data are based on 1/1/2020 to 6/30/2021 for COVID-19 and when making comparison to past performance. The data is valued as of 7/1/2021.
- 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.

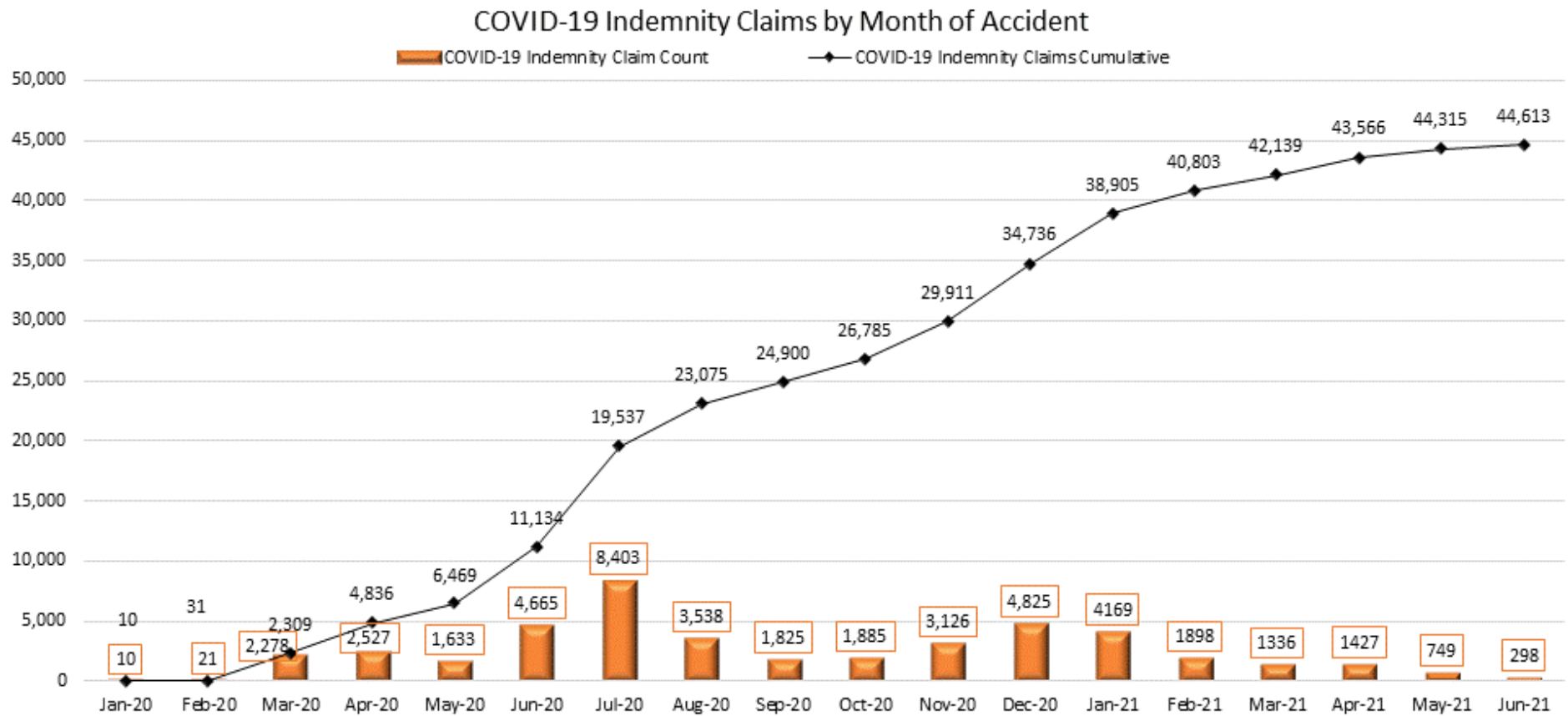
- 440.151(2), F.S., states that whenever used in this section the term “occupational disease” shall be construed to mean only a disease which is due to causes and conditions which are characteristic of and peculiar to a particular trade, occupation, process, or employment, and to exclude all ordinary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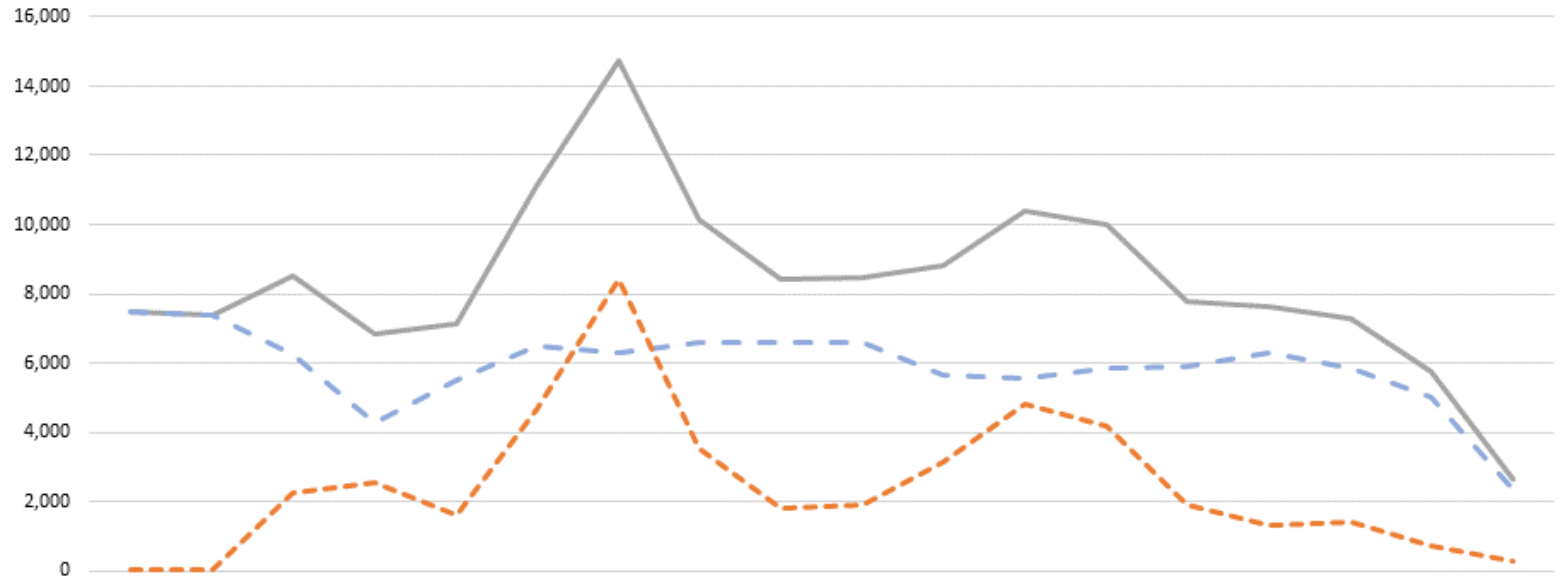
1. Claim Frequency

Number of COVID-19 Claims by DOA



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
Indemnity Claims	7,487	7,396	8,510	6,826	7,150	11,147	14,726	10,140	8,420	8,473	8,796	10,410	10,009	7,785	7,639	7,306	5,773	2,636
Indemnity Claims (Less COVID-19 Claims)	7,477	7,375	6,232	4,299	5,517	6,482	6,323	6,602	6,595	6,588	5,670	5,585	5,840	5,887	6,303	5,879	5,024	2,338
COVID-19 Indemnity Claims	10	21	2,278	2,527	1,633	4,665	8,403	3,538	1,825	1,885	3,126	4,825	4,169	1,898	1,336	1,427	749	298

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	\$70,273	18	\$105
Mar-20	80	\$2,690,368	2,198	\$3,615,325
Apr-20	174	\$3,089,827	2,353	\$3,867,623
May-20	186	\$1,842,392	1,447	\$1,903,007
Jun-20	646	\$7,432,648	4,019	\$7,022,484
Jul-20	1,893	\$16,957,443	6,510	\$12,066,621
Aug-20	1,105	\$5,328,795	2,433	\$3,733,402
Sep-20	695	\$2,056,863	1,130	\$1,655,065
Oct-20	475	\$1,585,144	1,410	\$1,437,314
Nov-20	704	\$4,007,185	2,422	\$3,071,902
Dec-20	1,276	\$6,013,548	3,549	\$3,332,236
Jan-21	1,484	\$3,446,068	2,685	\$1,921,124
Feb-21	649	\$2,377,128	1,249	\$932,937
Mar-21	472	\$1,650,087	864	\$514,780
Apr-21	569	\$894,142	858	\$490,738
May-21	348	\$372,561	401	\$266,091
Jun-21	185	\$137,841	113	\$10,864
Grand Total	10,944	\$59,952,313	33,669	\$45,845,000

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	3,922	\$87,223,682	\$22,240	3,922	\$87,223,682	\$22,240
Feb-20	0	\$0	\$0	3,672	\$76,548,521	\$20,847	3,672	\$76,548,521	\$20,847
Mar-20	992	\$3,485,183	\$3,513	3,084	\$62,799,025	\$20,363	4,076	\$66,284,208	\$16,262
Apr-20	1,016	\$3,650,011	\$3,593	2,206	\$46,309,080	\$20,992	3,222	\$49,959,091	\$15,506
May-20	479	\$1,870,461	\$3,905	2,741	\$50,972,150	\$18,596	3,220	\$52,842,611	\$16,411
Jun-20	1,985	\$6,949,922	\$3,501	3,032	\$51,222,529	\$16,894	5,017	\$58,172,451	\$11,595
Jul-20	3,506	\$11,873,408	\$3,387	2,824	\$46,901,476	\$16,608	6,330	\$58,774,884	\$9,285
Aug-20	1,195	\$3,725,774	\$3,118	2,694	\$40,688,770	\$15,103	3,889	\$44,414,544	\$11,421
Sep-20	441	\$1,642,025	\$3,723	2,536	\$36,645,046	\$14,450	2,977	\$38,287,071	\$12,861
Oct-20	626	\$1,423,477	\$2,274	2,393	\$30,043,265	\$12,555	3,019	\$31,466,742	\$10,423
Nov-20	1,198	\$3,063,195	\$2,557	1,911	\$21,775,647	\$11,395	3,109	\$24,838,842	\$7,989
Dec-20	1,616	\$3,313,178	\$2,050	1,643	\$16,791,760	\$10,220	3,259	\$20,104,938	\$6,169
Jan-21	993	\$1,898,510	\$1,912	1,218	\$9,971,743	\$8,187	2,211	\$11,870,253	\$5,369
Feb-21	425	\$923,981	\$2,174	928	\$6,269,812	\$6,756	1,353	\$7,193,793	\$5,317
Mar-21	300	\$511,579	\$1,705	757	\$3,758,890	\$4,966	1,057	\$4,270,469	\$4,040
Apr-21	296	\$488,610	\$1,651	517	\$1,631,394	\$3,156	813	\$2,120,004	\$2,608
May-21	135	\$265,146	\$1,964	179	\$244,262	\$1,365	314	\$509,408	\$1,622
Jun-21	10	\$10,741	\$1,074	25	\$13,067	\$523	35	\$23,808	\$680
Grand Total	15,213	\$45,095,201	\$2,964	36,282	\$589,810,119	\$16,256	51,495	\$634,905,320	\$12,329

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	34,736	31.7%	\$92,782,952	6.8%
All Indemnity Claims	109,481		\$1,364,846,267	

January 2021 to June 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	9,877	24.0%	\$13,014,361	6.9%
All Indemnity Claims	41,148		\$189,799,317	

Claim Count & Amount Paid by Paid Benefit Ranges

Benefit Payment Range	COVID-19 Claim Count	COVID-19 Total Paid
\$0 to \$4,999	42,022	\$31,137,705
\$5,000 to \$9,999	1,581	\$10,567,041
\$10,000 to \$19,999	508	\$6,968,210
\$20,000 to \$29,999	137	\$3,329,991
\$30,000 to \$39,999	62	\$2,122,147
\$40,000 to \$49,999	32	\$1,439,771
\$50,000 to \$99,999	144	\$10,262,179
\$100,000 to \$249,999	85	\$12,137,723
\$250,000 to \$499,999	23	\$8,098,126
\$500,000 +	19	\$19,734,420
Grand Total	44,613	\$105,797,313

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	13,527	\$20,906,097	\$1,546	13,826	\$31,330,983	\$2,266	27,353	\$52,237,080	\$1,910
\$5,000 to \$9,999	1,222	\$8,118,242	\$6,643	7,421	\$53,225,439	\$7,172	8,643	\$61,343,681	\$7,097
\$10,000 to \$19,999	293	\$3,938,866	\$13,443	6,930	\$97,984,173	\$14,139	7,223	\$101,923,039	\$14,111
\$20,000 to \$29,999	47	\$1,138,176	\$24,217	3,217	\$78,326,356	\$24,348	3,264	\$79,464,532	\$24,346
\$30,000 to \$39,999	24	\$810,610	\$33,775	1,604	\$55,419,556	\$34,551	1,628	\$56,230,166	\$34,539
\$40,000 to \$49,999	9	\$392,234	\$43,582	999	\$44,436,275	\$44,481	1,008	\$44,828,509	\$44,473
\$50,000 to \$99,999	54	\$3,828,724	\$70,902	1,675	\$112,600,257	\$67,224	1,729	\$116,428,981	\$67,339
\$100,000 to \$249,999	34	\$4,790,887	\$140,908	522	\$74,432,453	\$142,591	556	\$79,223,340	\$142,488
\$250,000 to \$499,999	3	\$1,171,365	\$390,455	66	\$21,040,318	\$318,793	69	\$22,211,683	\$321,908
\$500,000 +	0	\$0	\$0	22	\$21,014,309	\$955,196	22	\$21,014,309	\$955,196
Grand Total	15,213	\$45,095,201	\$2,964	36,282	\$589,810,119	\$16,256	51,495	\$634,905,320	\$12,329

COVID-19 Indemnity Claim Count by Insurer Type

Insurer Type	COVID-19 Indemnity Claim Count	COVID-19 Total Paid
Private	20,896	\$39,232,329
Self-Insurer Private	4,637	\$8,746,121
Self-Insurer Governmental	19,080	\$57,818,863
Grand Total	44,613	\$105,797,313

COVID-19 Partial & Total Denial Claim Counts

Insurer Type	COVID-19 Partial Denial	COVID-19 Total Denial	COVID-19 Total of All Denials
Private	42	13,205	13,247
Self-Insurer Private	26	1,737	1,763
Self-Insurer Governmental	4	3,442	3,446
Grand Total	72	18,384	18,456

COVID-19 Claims by County

County	COVID-19 Claim Count	COVID-19 Benefits Paid
Dade	10,970	\$33,759,647
Broward	3,368	\$10,729,738
Not Indicated	3,232	\$10,955,170
Palm Beach	2,382	\$7,373,221
Duval	2,044	\$7,271,206
Orange	1,934	\$2,668,271
Hillsborough	1,433	\$1,343,993
Pinellas	1,381	\$1,720,450
Lee	1,210	\$2,265,504
Polk	1,187	\$1,617,687
Brevard	758	\$889,232
Marion	710	\$663,095
Lake	704	\$1,168,811
Alachua	700	\$719,968

County	COVID-19 Claim Count	COVID-19 Benefits Paid
Volusia	626	\$994,705
St. Lucie	552	\$953,677
Seminole	513	\$573,479
Gadsden	508	\$763,595
Sarasota	508	\$492,455
Escambia	497	\$632,528
Jackson	457	\$805,918
Leon	451	\$1,809,142
Collier	446	\$604,446
Osceola	394	\$756,998
Union	392	\$782,129
Charlotte	384	\$1,614,931
Bay	378	\$463,216
St. Johns	367	\$474,428
Okaloosa	366	\$931,988
Pasco	354	\$1,099,947
Indian River	336	\$375,413
Santa Rosa	335	\$981,177
Clay	328	\$1,038,252
Walton	301	\$308,771
Martin	288	\$311,112
Columbia	254	\$445,217
Highlands	247	\$510,427
Manatee	232	\$173,493
Baker	230	\$185,193
Wakulla	204	\$172,993
Citrus	186	\$74,646
Suwannee	179	\$194,924
Hernando	175	\$350,604
Okeechobee	169	\$209,111

County	COVID-19 Claim Count	COVID-19 Benefits Paid
Washington	153	\$338,817
Nassau	151	\$371,369
Sumter	147	\$596,940
Madison	143	\$528,161
Monroe	129	\$227,131
Gilchrist	102	\$49,054
Hamilton	99	\$112,940
Liberty	96	\$431,089
Dixie	93	\$73,960
Holmes	84	\$35,813
Hardee	83	\$56,523
Flagler	79	\$42,231
Lafayette	77	\$52,574
Putnam	77	\$43,421
Gulf	74	\$80,088
Jefferson	73	\$70,960
Bradford	69	\$152,429
Calhoun	63	\$137,261
Taylor	56	\$57,047
Franklin	52	\$97,975
Levy	23	\$9,407
Hendry	17	\$600
Glades	3	\$615
Desoto	0	\$0
Grand Total	44,613	\$105,797,313

COVID-19 Injured Worker (IW) Claims

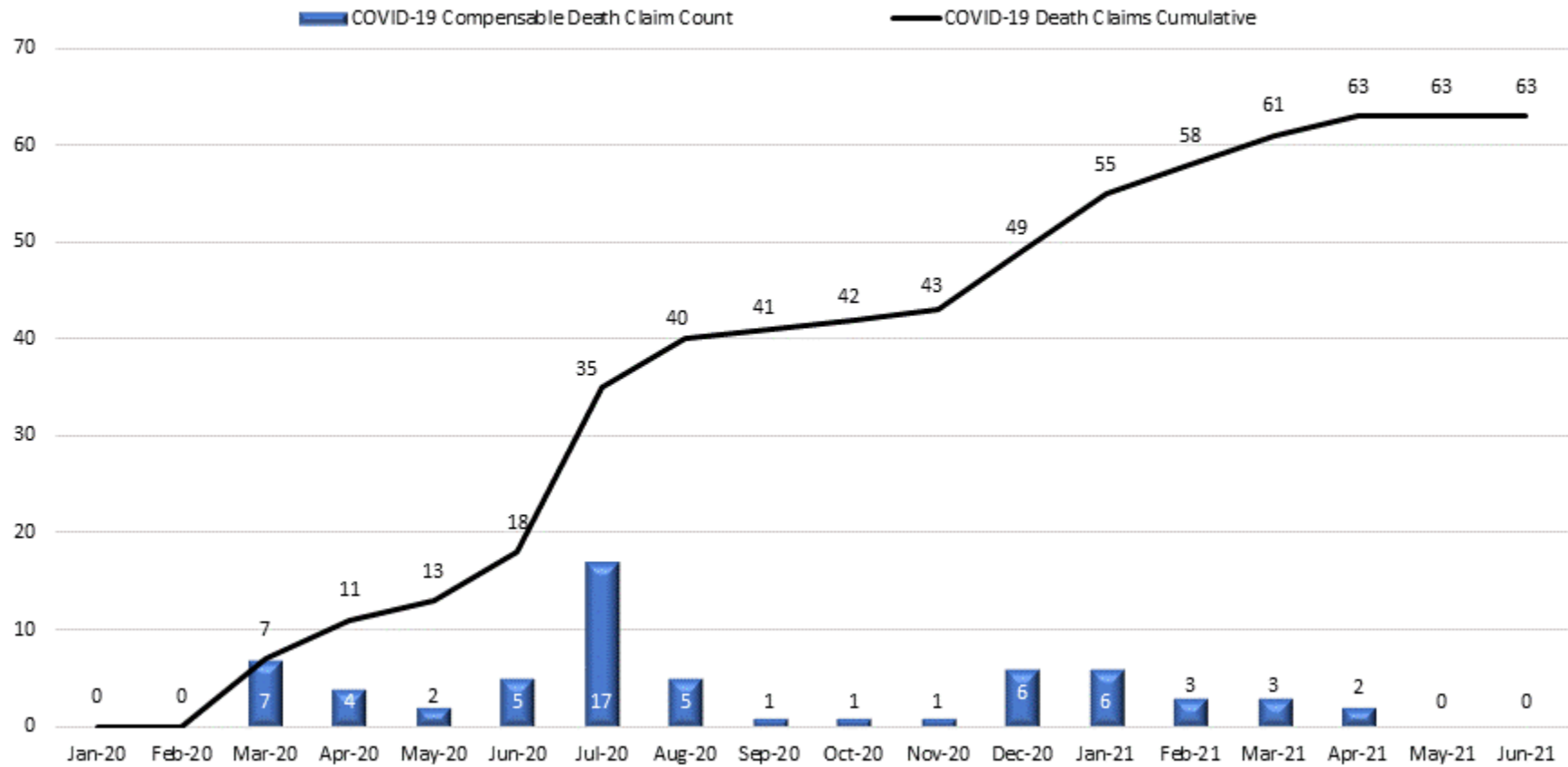
COVID-19 Claim Counts and Amount Paid | Consolidated by Industry of Employer

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	36	\$51,574	105	\$1,179	141	\$52,753	\$374	\$1,433	0.3%	0.0%
Education and Health Services	9,400	\$43,883,604	8,539	\$457,353	17,939	\$44,340,957	\$2,472	\$4,668	40.2%	41.9%
Financial Activities	27	\$73,444	900	\$1,114	927	\$74,558	\$80	\$2,720	2.1%	0.1%
Information	1	\$42	17	\$0	18	\$42	\$2	\$0	0.0%	0.0%
Leisure and Hospitality	4	\$50,000	882	\$36,737	886	\$86,737	\$98	\$12,500	2.0%	0.1%
Manufacturing	14	\$56,326	475	\$339	489	\$56,665	\$116	\$4,023	1.1%	0.1%
Natural Resources and Mining	5	\$40,480	47	\$0	52	\$40,480	\$778	\$8,096	0.1%	0.0%
Professional and Business Services	1,492	\$5,364,941	1,129	\$22,144	2,621	\$5,387,085	\$2,055	\$3,596	5.9%	5.1%
Public Administration*	15,093	\$55,231,427	3,996	\$196,336	19,089	\$55,427,763	\$2,904	\$3,659	42.8%	52.4%
Trade, Transportation, and Utilities	85	\$295,676	2,285	\$33,738	2,370	\$329,414	\$139	\$3,479	5.3%	0.3%
Unclassified/missing data	0	\$0	81	\$859	81	\$859	\$11	\$0	0.2%	0.0%
Grand Total	26,157	\$105,047,514	18,456	\$749,799	44,613	\$105,797,313	\$2,371	\$4,016		

*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.

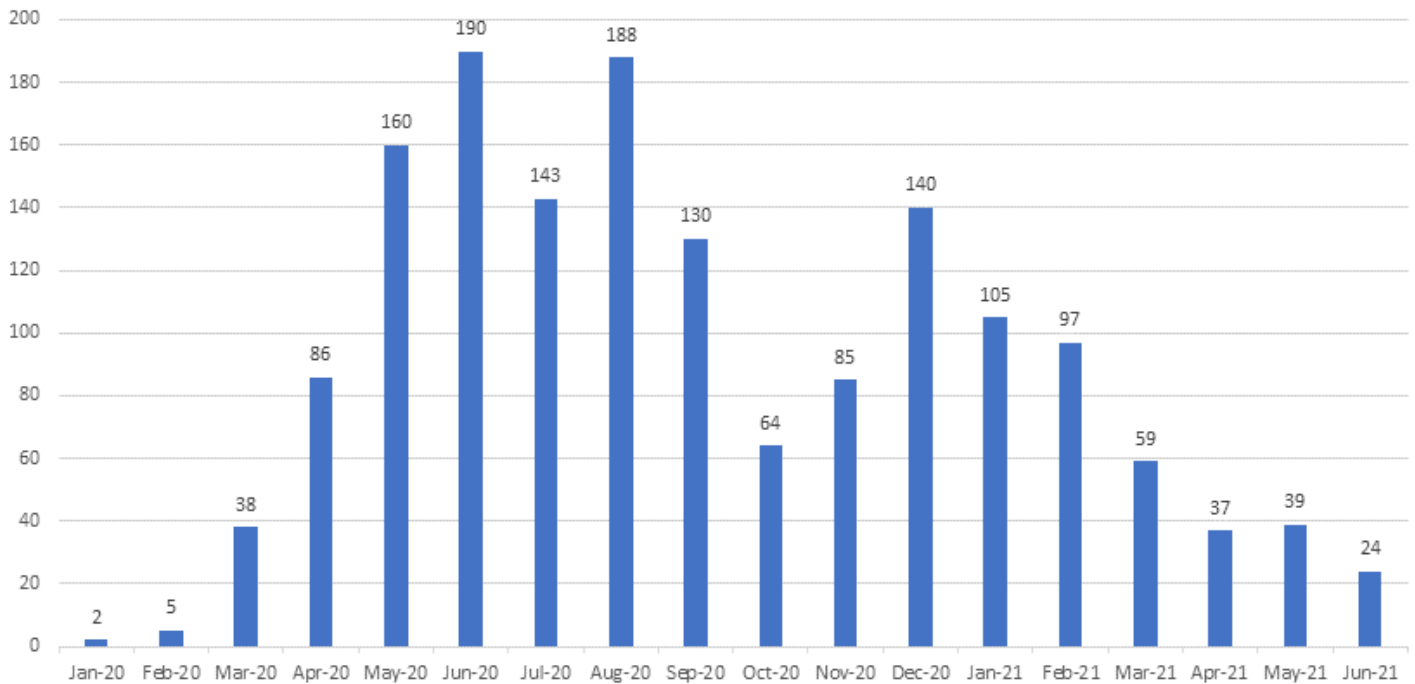
Gender & Age Range	Claim Count
Female	22,743
15 to 19	311
20 to 29	4,744
30 to 39	5,688
40 to 49	5,090
50 to 59	4,617
60 to 69	1,984
70 plus	277
no date of birth	32
Male	21,376
15 to 19	238
20 to 29	4,794
30 to 39	6,321
40 to 49	4,998
50 to 59	3,748
60 to 69	1,101
70 plus	151
no date of birth	25
Not Indicated	494
15 to 19	8
20 to 29	80
30 to 39	127
40 to 49	114
50 to 59	106
60 to 69	46
70 plus	12
no date of birth	1
Grand Total	44,613

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 1,592 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 197 claims:

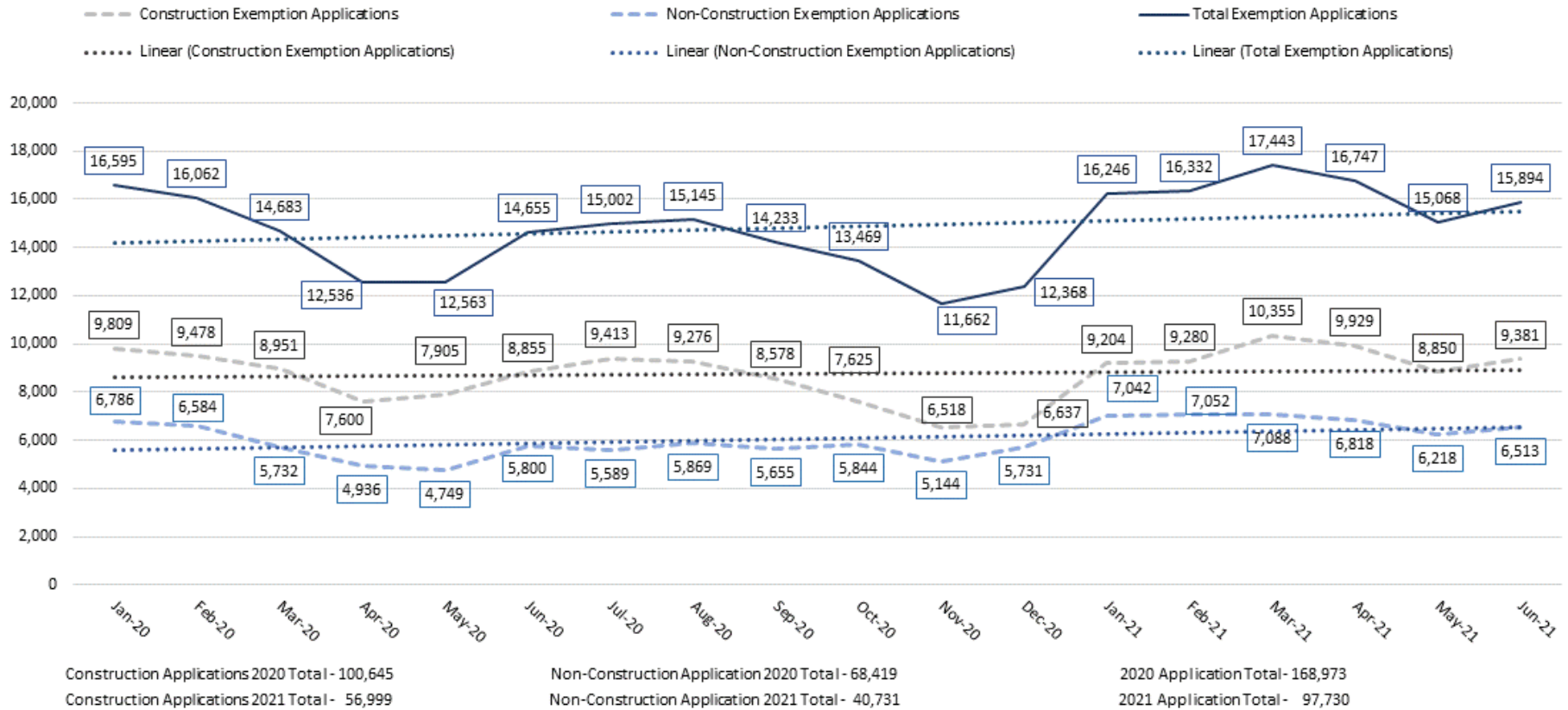
- Compensable claims – 129 | Denied claims – 68

The percentage of PFB filed for all COVID-19 claims is 0.44%.

3. Coverage Information

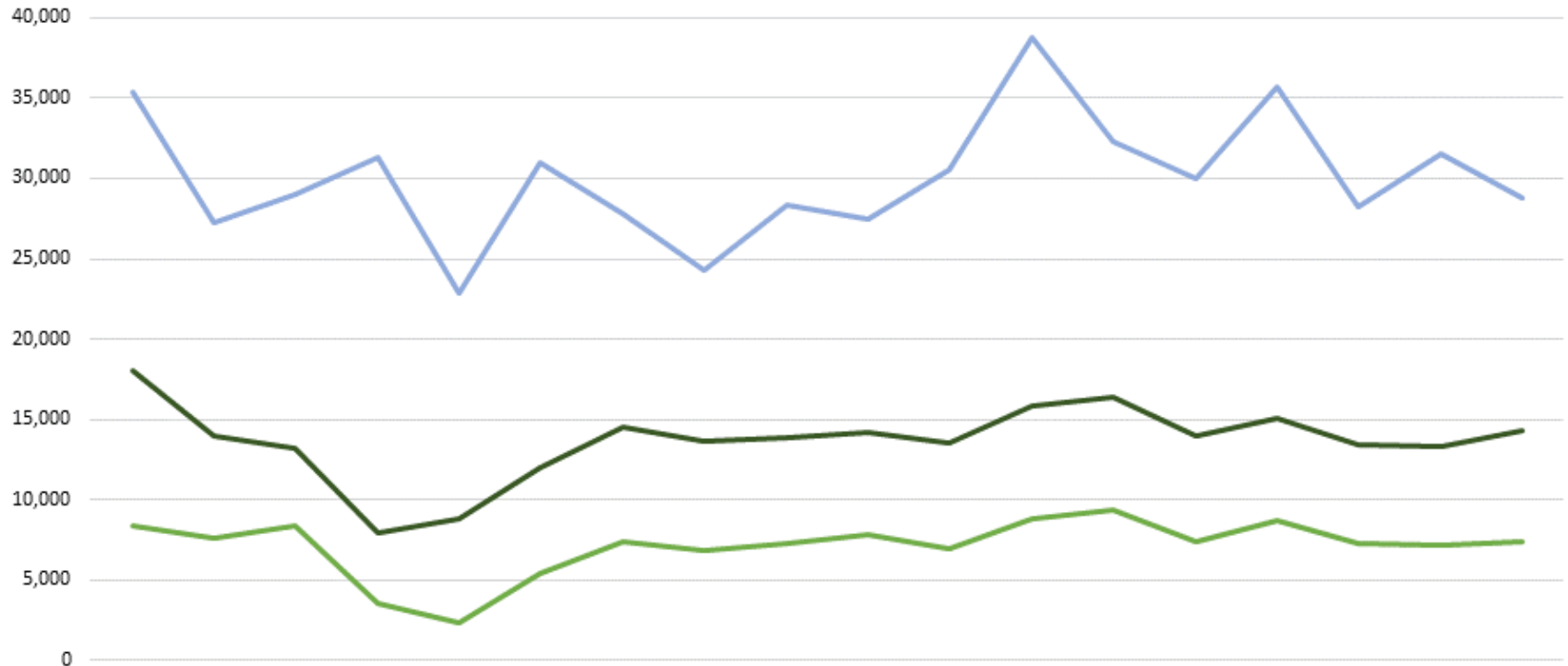
Exemption Applications Received

Exemption Applications Received 2020 & 2021



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

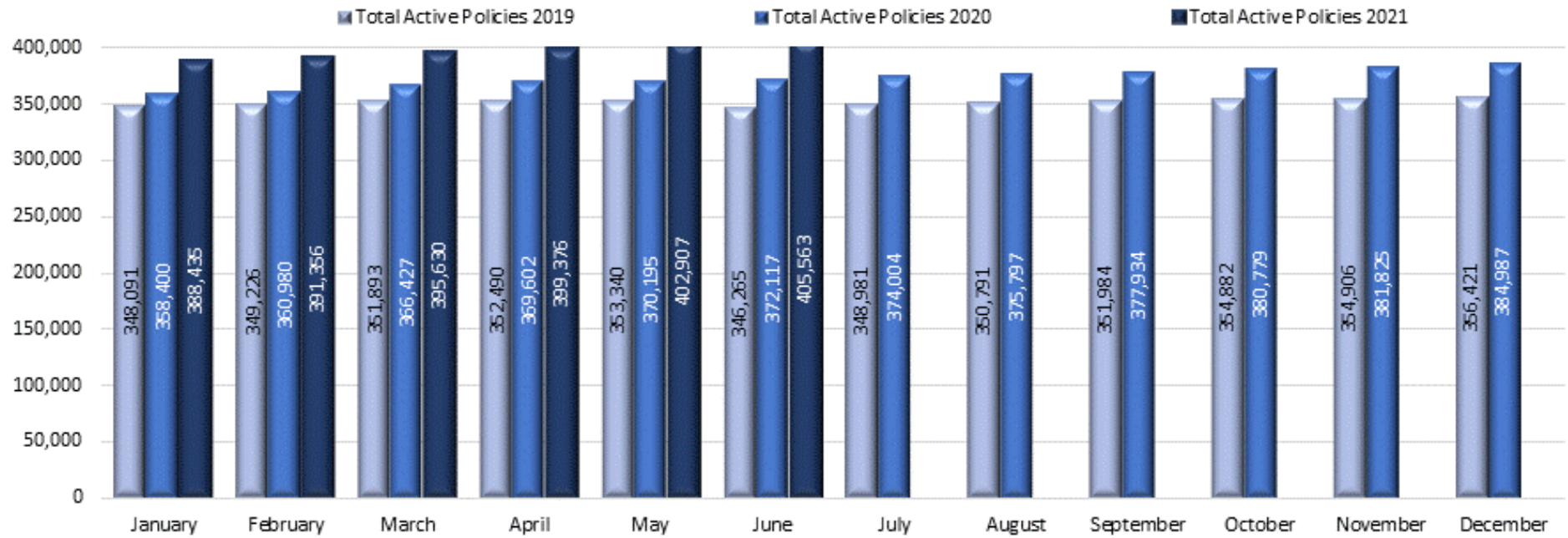
Policy Filings



	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
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
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
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

Proof of Coverage | Active Policies

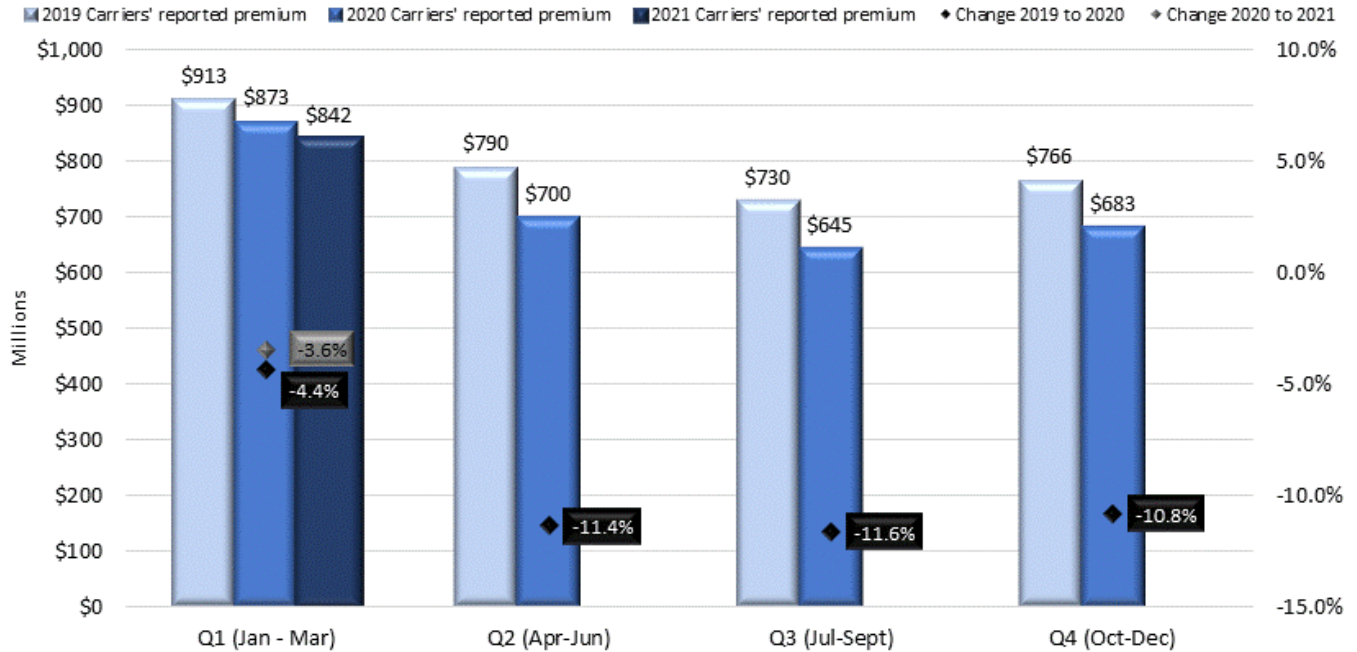
Active Policies



Carriers' Premiums & Quarterly Comparisons

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

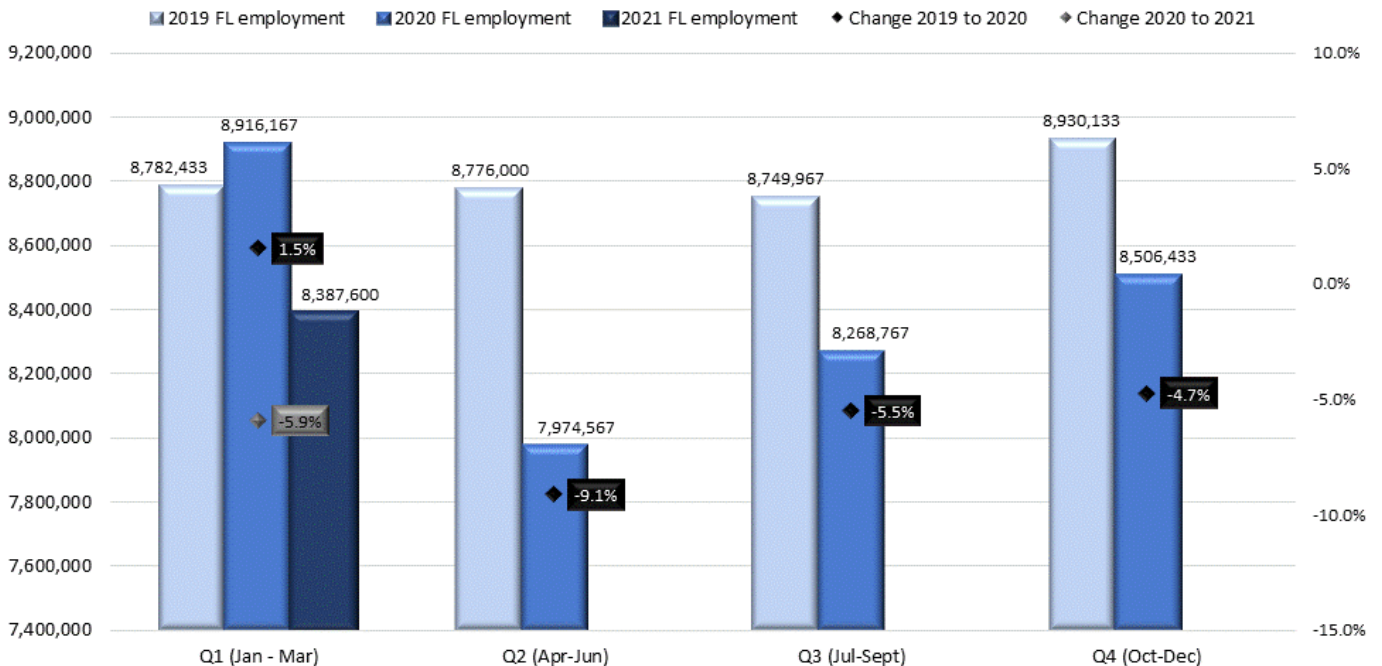
Carriers' Quarterly Reported Net Written Premiums



Florida Employment

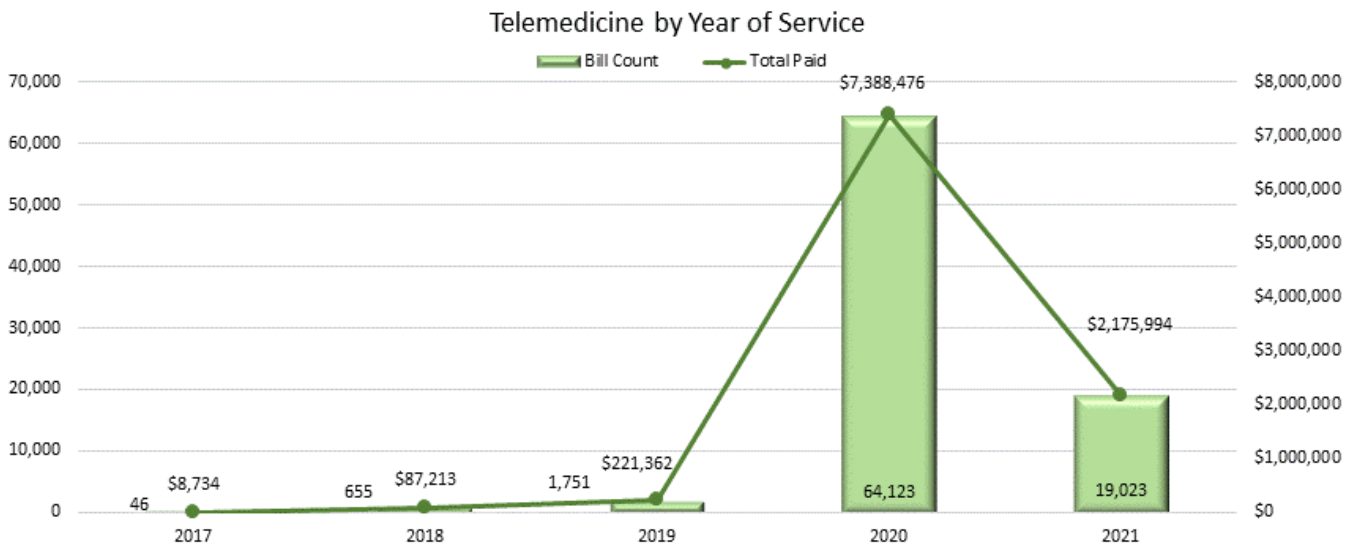
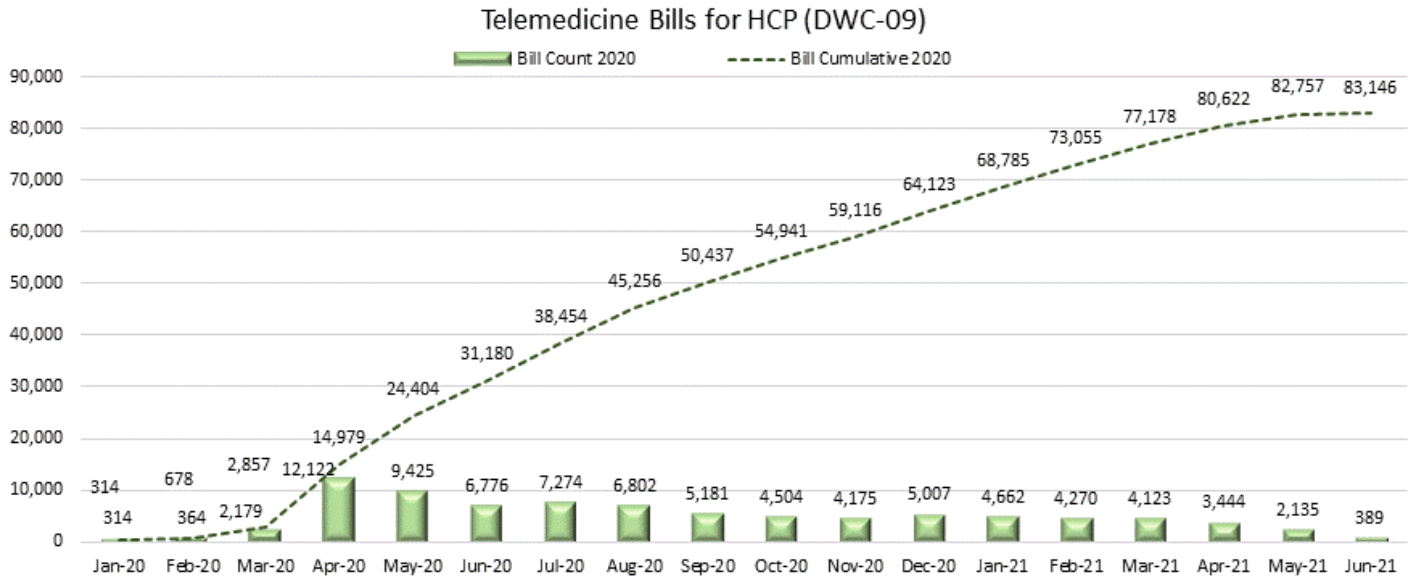
The employment shown here is the result of Florida statewide data, nonfarm employees (not seasonally adjusted), minus Florida statewide federal employees (not seasonally adjusted). Source: <https://data.bls.gov/>

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	40,233	\$4,248,187
Physical Therapist	16,013	\$1,829,826
Osteopathic Physician	6,982	\$669,379
Out of State Health Care Provider	5,018	\$763,094
Psychologist	2,748	\$528,861
Advanced Practice Registered Nurse	2,571	\$241,204
Licensed Mental Health Counselor	2,354	\$448,318
Occupational Therapist	2,001	\$223,868
Medical Doctor Out-of-State Telehealth Provider	1,811	\$202,752
Physician Assistant	1,693	\$136,272
Podiatric Physician	746	\$101,033
Licensed Clinical Social Worker	493	\$100,137
Physical Therapist Out-of-State Telehealth	259	\$34,389
Others Less Than 100 Bills Each	224	\$37,150
Grand Total	83,146	\$9,564,470