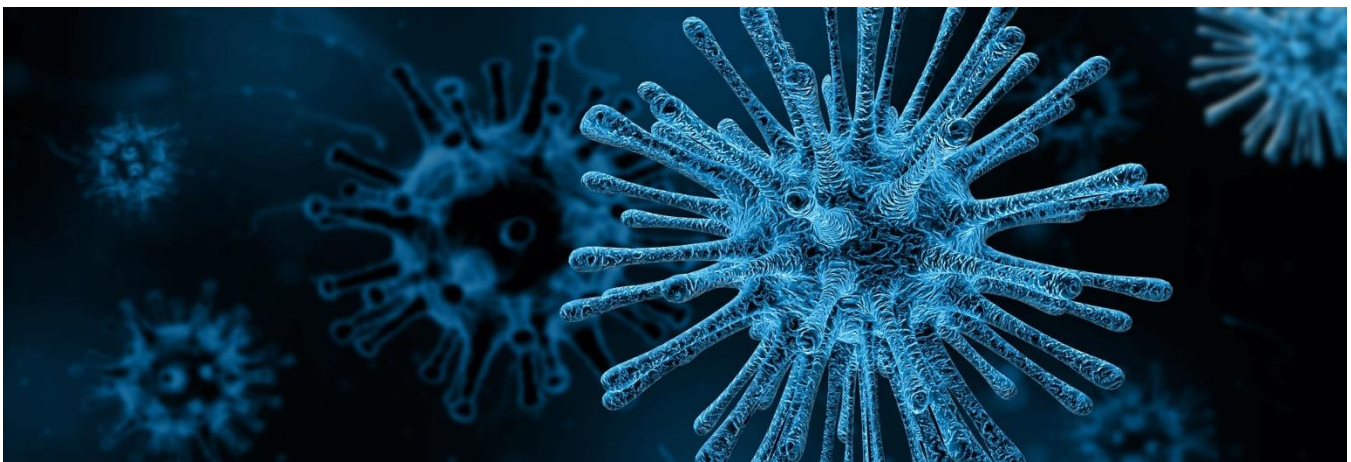




Florida Division of Workers' Compensation 2022 COVID-19 Report

Data Summary as of January 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 February 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.

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 1/31/2022 and will change over time.
- Date range data are based on 1/1/2020 to 1/31/2022 for COVID-19 and when making comparison to past performance. The data is valued as of 2/1/2022.
- 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.

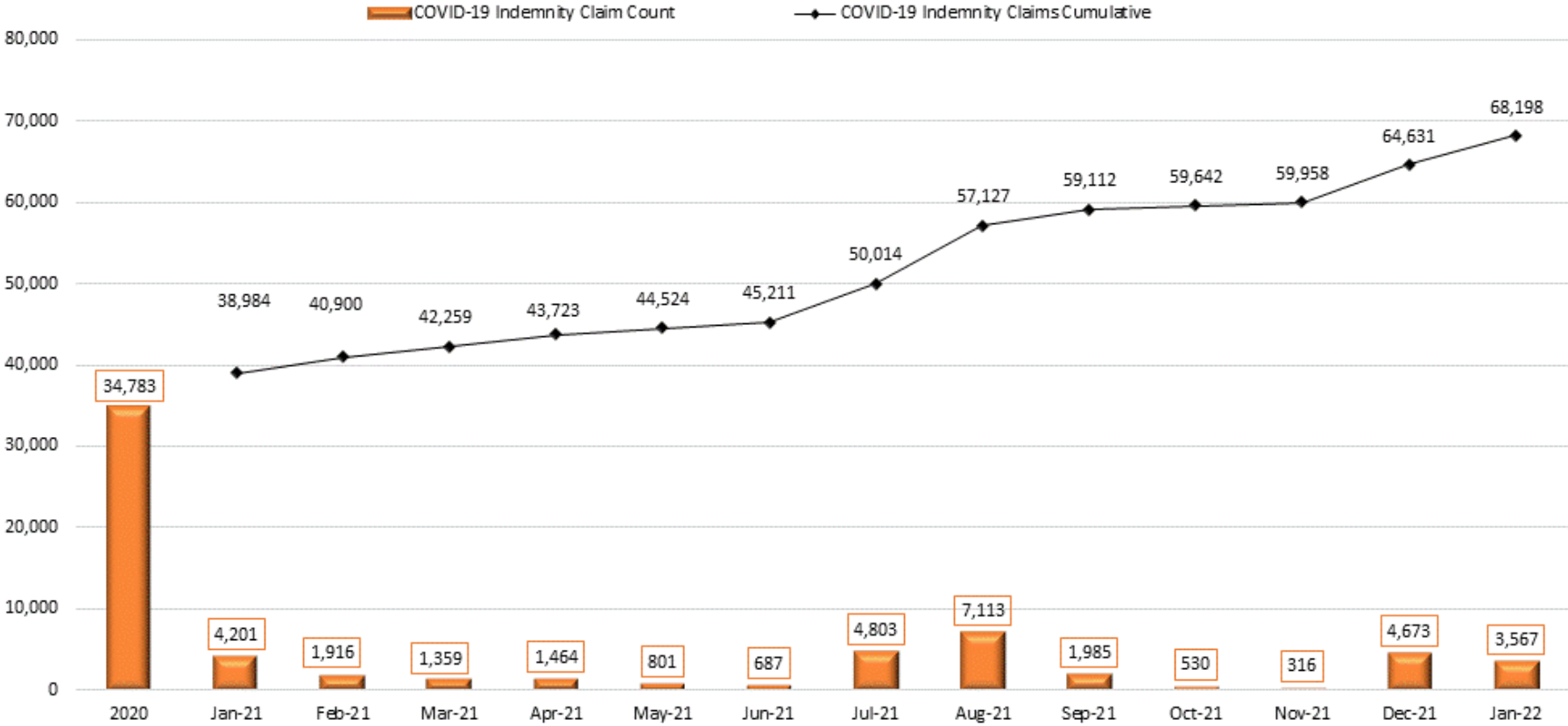
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1. Claim Frequency

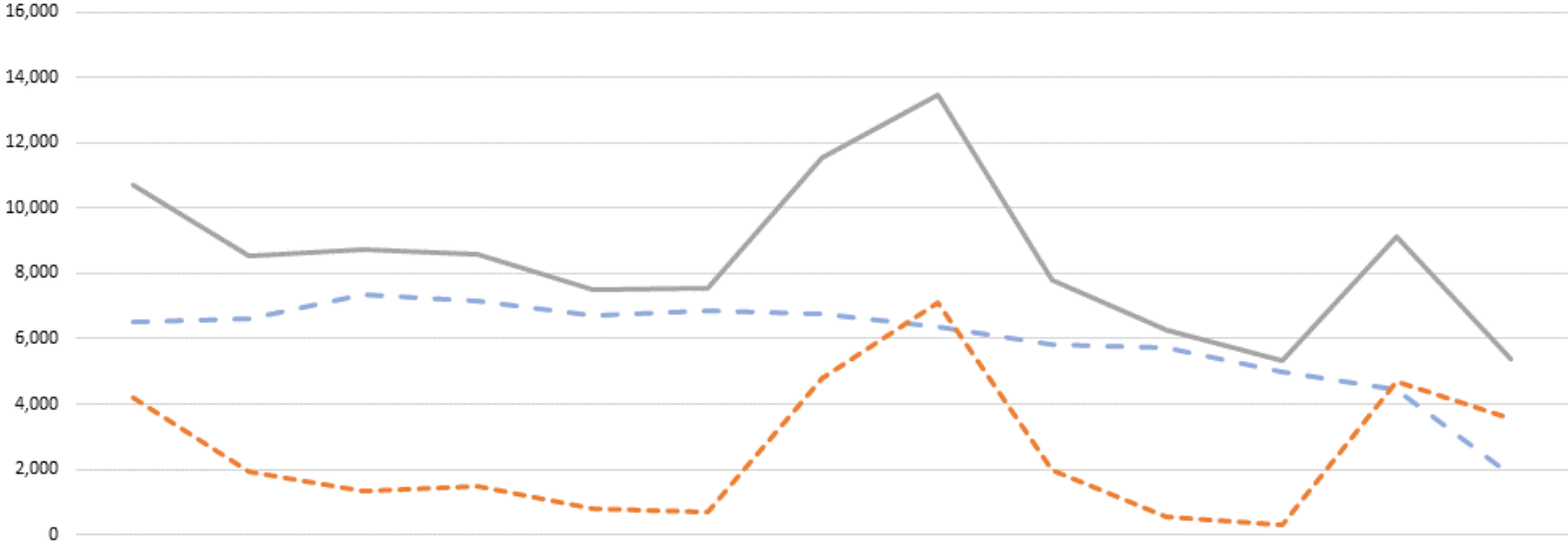
Number of COVID-19 Claims by DOA

COVID-19 Indemnity Claims by Month of Accident with 2020 Totals



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

Indemnity Claims Comparison



	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
Indemnity Claims	10,710	8,524	8,725	8,604	7,503	7,543	11,564	13,482	7,823	6,247	5,320	9,123	5,380
Indemnity Claims (Less COVID-19 Claims)	6,509	6,608	7,366	7,140	6,702	6,856	6,761	6,369	5,838	5,717	5,004	4,450	1,813
COVID-19 Indemnity Claims	4,201	1,916	1,359	1,464	801	687	4,803	7,113	1,985	530	316	4,673	3,567

2020 Indemnity Claims 112,331

2020 Indemnity Claims (Less COVID-19 Claims) 77,308

2020 COVID-19 Indemnity Claims 34,783

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
2020	6,046	\$57,720,402	28,737	\$53,987,729
Jan-21	986	\$5,723,037	3,215	\$3,536,331
Feb-21	452	\$4,330,169	1,464	\$2,664,846
Mar-21	320	\$2,746,530	1,039	\$1,339,425
Apr-21	338	\$2,520,149	1,126	\$1,701,686
May-21	215	\$1,993,849	586	\$768,461
Jun-21	171	\$1,134,005	516	\$1,225,421
Jul-21	564	\$14,791,287	4,239	\$5,618,225
Aug-21	1,053	\$5,893,951	6,060	\$4,129,393
Sep-21	231	\$966,081	1,754	\$719,487
Oct-21	56	\$89,488	474	\$102,098
Nov-21	52	\$81,477	264	\$152,848
Dec-21	934	\$1,063,857	3,739	\$1,318,600
Jan-22	982	\$755,750	2,585	\$251,857
Grand Total	12,400	\$99,810,032	55,798	\$77,516,407

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
2020	14,277	\$53,257,277	\$3,730	42,666	\$969,424,130	\$22,721	56,943	\$1,022,681,407	\$17,960
Jan-21	1,485	\$3,509,069	\$2,363	2,953	\$49,838,617	\$16,877	4,438	\$53,347,686	\$12,021
Feb-21	629	\$2,653,062	\$4,218	2,749	\$44,650,636	\$16,243	3,378	\$47,303,698	\$14,003
Mar-21	457	\$1,332,808	\$2,916	2,907	\$41,979,129	\$14,441	3,364	\$43,311,937	\$12,875
Apr-21	539	\$1,694,799	\$3,144	2,648	\$35,209,363	\$13,297	3,187	\$36,904,162	\$11,580
May-21	288	\$764,189	\$2,653	2,296	\$28,336,261	\$12,342	2,584	\$29,100,450	\$11,262
Jun-21	246	\$1,217,786	\$4,950	2,120	\$23,225,552	\$10,955	2,366	\$24,443,338	\$10,331
Jul-21	1,546	\$5,593,489	\$3,618	1,930	\$19,144,371	\$9,919	3,476	\$24,737,860	\$7,117
Aug-21	1,763	\$4,089,637	\$2,320	1,277	\$10,347,807	\$8,103	3,040	\$14,437,444	\$4,749
Sep-21	461	\$709,867	\$1,540	916	\$5,567,406	\$6,078	1,377	\$6,277,273	\$4,559
Oct-21	93	\$101,456	\$1,091	639	\$2,701,068	\$4,227	732	\$2,802,524	\$3,829
Nov-21	51	\$148,277	\$2,907	343	\$1,003,215	\$2,925	394	\$1,151,492	\$2,923
Dec-21	1,077	\$1,316,681	\$1,223	153	\$229,785	\$1,502	1,230	\$1,546,466	\$1,257
Jan-22	343	\$250,798	\$731	8	\$1,205	\$151	351	\$252,003	\$718
Grand Total	23,255	\$76,639,195	\$3,296	63,605	\$1,231,658,544	\$19,364	86,860	\$1,308,297,740	\$15,062

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	34,783	31.0%	\$111,708,131	6.4%
All Indemnity Claims	112,331		\$1,754,847,058	

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	29,848	28.4%	\$64,610,701	7.0%
All Indemnity Claims	105,168		\$925,688,818	

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	3,567	66.3%	\$1,007,607	58.4%
All Indemnity Claims	5,380		\$1,724,248	

Claim Count & Amount Paid by Paid Benefit Ranges

Benefit Payment Range	COVID-19 Claim Count	COVID-19 Total Paid
\$0 to \$4,999	64,572	\$42,370,423
\$5,000 to \$9,999	1,975	\$13,248,916
\$10,000 to \$19,999	731	\$10,055,284
\$20,000 to \$29,999	244	\$5,961,897
\$30,000 to \$39,999	114	\$3,942,256
\$40,000 to \$49,999	61	\$2,739,314
\$50,000 to \$99,999	257	\$18,392,224
\$100,000 to \$249,999	155	\$22,647,044
\$250,000 to \$499,999	50	\$17,228,869
\$500,000 +	39	\$40,740,212
Grand Total	68,198	\$177,326,439

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	20,808	\$29,997,128	\$1,442	21,839	\$50,150,717	\$2,296	42,647	\$80,147,845	\$1,879
\$5,000 to \$9,999	1,597	\$10,666,719	\$6,679	12,661	\$91,143,089	\$7,199	14,258	\$101,809,808	\$7,141
\$10,000 to \$19,999	468	\$6,378,234	\$13,629	12,374	\$175,717,053	\$14,201	12,842	\$182,095,287	\$14,180
\$20,000 to \$29,999	113	\$2,723,420	\$24,101	6,036	\$147,415,716	\$24,423	6,149	\$150,139,136	\$24,417
\$30,000 to \$39,999	46	\$1,582,587	\$34,404	3,264	\$112,691,305	\$34,526	3,310	\$114,273,892	\$34,524
\$40,000 to \$49,999	24	\$1,079,067	\$44,961	2,093	\$93,201,552	\$44,530	2,117	\$94,280,619	\$44,535
\$50,000 to \$99,999	131	\$9,343,123	\$71,322	3,778	\$255,837,111	\$67,718	3,909	\$265,180,234	\$67,838
\$100,000 to \$249,999	55	\$7,843,239	\$142,604	1,316	\$189,880,956	\$144,286	1,371	\$197,724,195	\$144,219
\$250,000 to \$499,999	8	\$2,805,328	\$350,666	189	\$61,895,305	\$327,488	197	\$64,700,633	\$328,430
\$500,000 +	5	\$4,220,350	\$844,070	55	\$53,725,740	\$976,832	60	\$57,946,090	\$965,768
Grand Total	23,255	\$76,639,195	\$3,296	63,605	\$1,231,658,544	\$19,364	86,860	\$1,308,297,740	\$15,062

COVID-19 Indemnity Claim Count by Insurer Type

Insurer Type	COVID-19 Indemnity Claim Count	COVID-19 Total Paid
Private	32,084	\$60,885,182
Self-Insurer Private	5,382	\$11,189,281
Self-Insurer Governmental	30,732	\$105,251,976
Grand Total	68,198	\$177,326,439

COVID-19 Partial & Total Denial Claim Counts

Insurer Type	COVID-19 Partial Denial	COVID-19 Total Denial	COVID-19 Total of All Denials
Private	105	21,408	21,513
Self-Insurer Private	28	2,110	2,138
Self-Insurer Governmental	26	8,866	8,892
Grand Total	159	32,384	32,543

COVID-19 Claims by County

County	COVID-19 Claim Count	COVID-19 Benefits Paid
Alachua	960	\$1,416,660
Baker	282	\$395,657
Bay	620	\$1,319,495
Bradford	122	\$186,210
Brevard	1,094	\$1,607,484
Broward	5,874	\$19,230,831
Calhoun	119	\$176,715
Charlotte	483	\$2,900,345
Citrus	256	\$140,231
Clay	413	\$1,281,305
Collier	681	\$1,025,158
Columbia	413	\$2,350,412
Desoto	0	\$0
Dixie	161	\$116,020

County	COVID-19 Claim Count	COVID-19 Benefits Paid
Duval	3,759	\$10,617,854
Escambia	733	\$790,448
Flagler	158	\$73,464
Franklin	88	\$106,287
Gadsden	572	\$992,000
Gilchrist	159	\$55,914
Glades	3	\$615
Gulf	96	\$165,477
Hamilton	150	\$268,380
Hardee	155	\$81,617
Hendry	23	\$1,734
Hernando	325	\$600,721
Highlands	399	\$594,452
Hillsborough	2,017	\$3,331,871
Holmes	124	\$59,593
Indian River	697	\$660,556
Jackson	591	\$1,148,161
Jefferson	81	\$138,952
Lafayette	105	\$131,758
Lake	1,094	\$2,589,026
Lee	1,950	\$3,130,034
Leon	696	\$2,735,377
Levy	44	\$142,707
Liberty	166	\$483,723
Madison	178	\$751,524
Manatee	355	\$763,160
Marion	1,091	\$2,528,287
Martin	467	\$365,356
Miami-Dade	15,258	\$53,230,502
Monroe	191	\$455,608

County	COVID-19 Claim Count	COVID-19 Benefits Paid
Nassau	274	\$697,376
Not Indicated	5,618	\$19,434,527
Okaloosa	523	\$1,380,686
Okeechobee	269	\$344,315
Orange	3,399	\$4,676,563
Osceola	653	\$1,006,571
Palm Beach	3,140	\$10,302,329
Pasco	563	\$1,365,156
Pinellas	1,972	\$2,197,425
Polk	1,971	\$4,108,533
Putnam	103	\$78,697
Santa Rosa	447	\$1,212,668
Sarasota	837	\$772,384
Seminole	743	\$781,628
St. Johns	645	\$1,214,938
St. Lucie	721	\$1,646,644
Sumter	257	\$2,027,752
Suwannee	285	\$286,617
Taylor	63	\$127,624
Union	632	\$1,626,811
Volusia	1,000	\$1,800,290
Wakulla	223	\$224,291
Walton	453	\$434,566
Washington	204	\$436,367
Grand Total	68,198	\$177,326,439

COVID-19 Injured Worker (IW) Claims

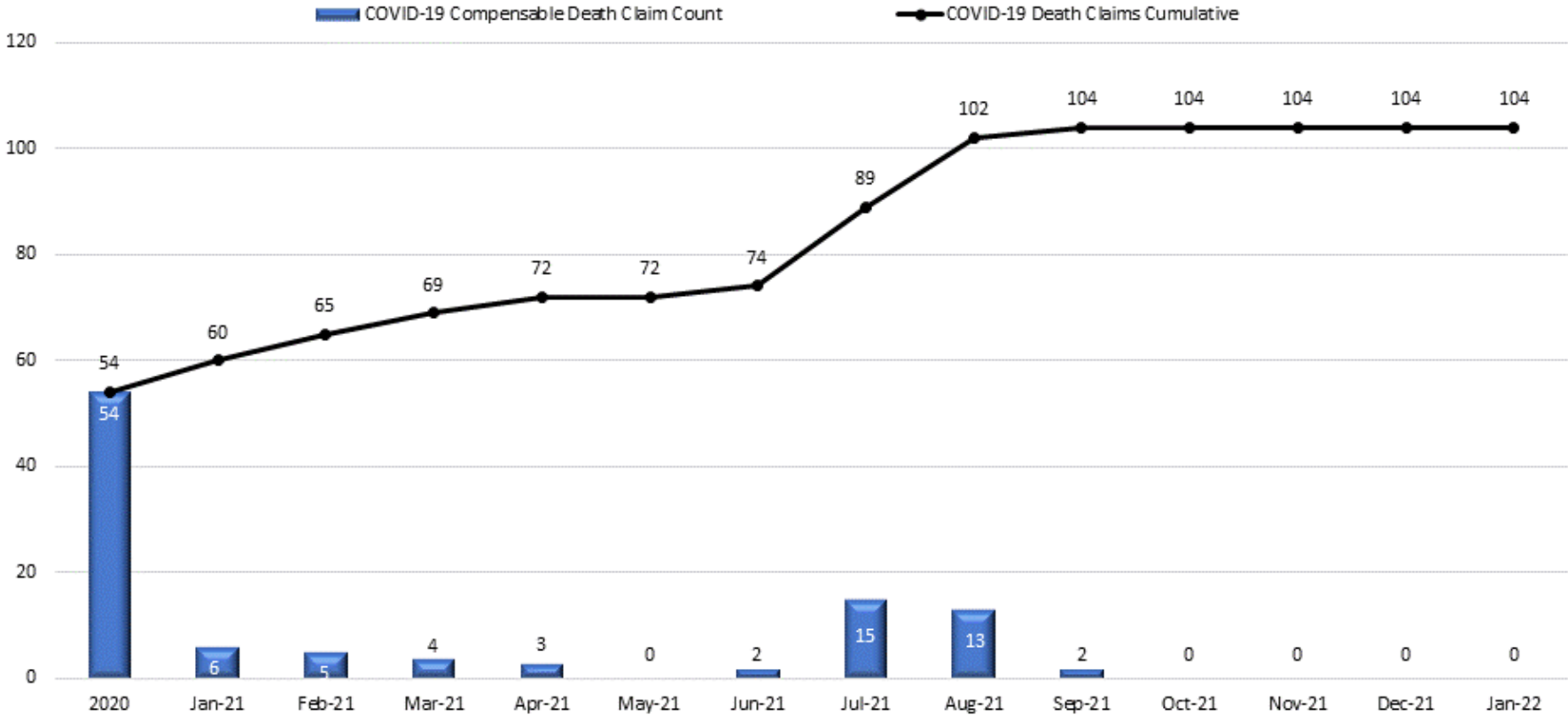
COVID-19 Claim Count and Amount Paid | Consolidated by Industry of Employer

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	41	\$114,964	170	\$1,179	211	\$116,143	\$550	\$2,804	0.3%	0.1%
Education and Health Services	10,696	\$58,272,193	11,842	\$482,358	22,538	\$58,754,551	\$2,607	\$5,448	33.0%	33.1%
Financial Activities	44	\$267,323	1,494	\$16,142	1,538	\$283,465	\$184	\$6,076	2.3%	0.2%
Information	1	\$13,511	46	\$0	47	\$13,511	\$287	\$13,511	0.1%	0.0%
Leisure and Hospitality	5	\$86,705	1,415	\$40,727	1,420	\$127,432	\$90	\$17,341	2.1%	0.1%
Manufacturing	27	\$167,394	817	\$572	844	\$167,966	\$199	\$6,200	1.2%	0.1%
Natural Resources and Mining	6	\$122,980	89	\$0	95	\$122,980	\$1,295	\$20,497	0.1%	0.1%
Professional and Business Services	2,194	\$11,132,024	1,872	\$28,913	4,066	\$11,160,937	\$2,745	\$5,074	6.0%	6.3%
Public Administration*	22,539	\$105,878,086	9,729	\$271,209	32,268	\$106,149,295	\$3,290	\$4,698	47.3%	59.9%
Trade, Transportation, and Utilities	101	\$386,547	4,930	\$35,488	5,031	\$422,035	\$84	\$3,827	7.4%	0.2%
Unclassified/missing data	1	\$7,500	139	\$624	140	\$8,124	\$58	\$7,500	0.2%	0.0%
Grand Total	35,655	\$176,449,227	32,543	\$877,212	68,198	\$177,326,439	\$2,600	\$4,949		

*Public Administration figures includes most first responders.

Compensable Death Claims

COVID-19 Compensable Death Claims by Month of Accident with 2020 Totals



COVID-19 Claim Counts by Gender of IW | Tiered Ages of IW

This table includes information for compensable and denied claims.

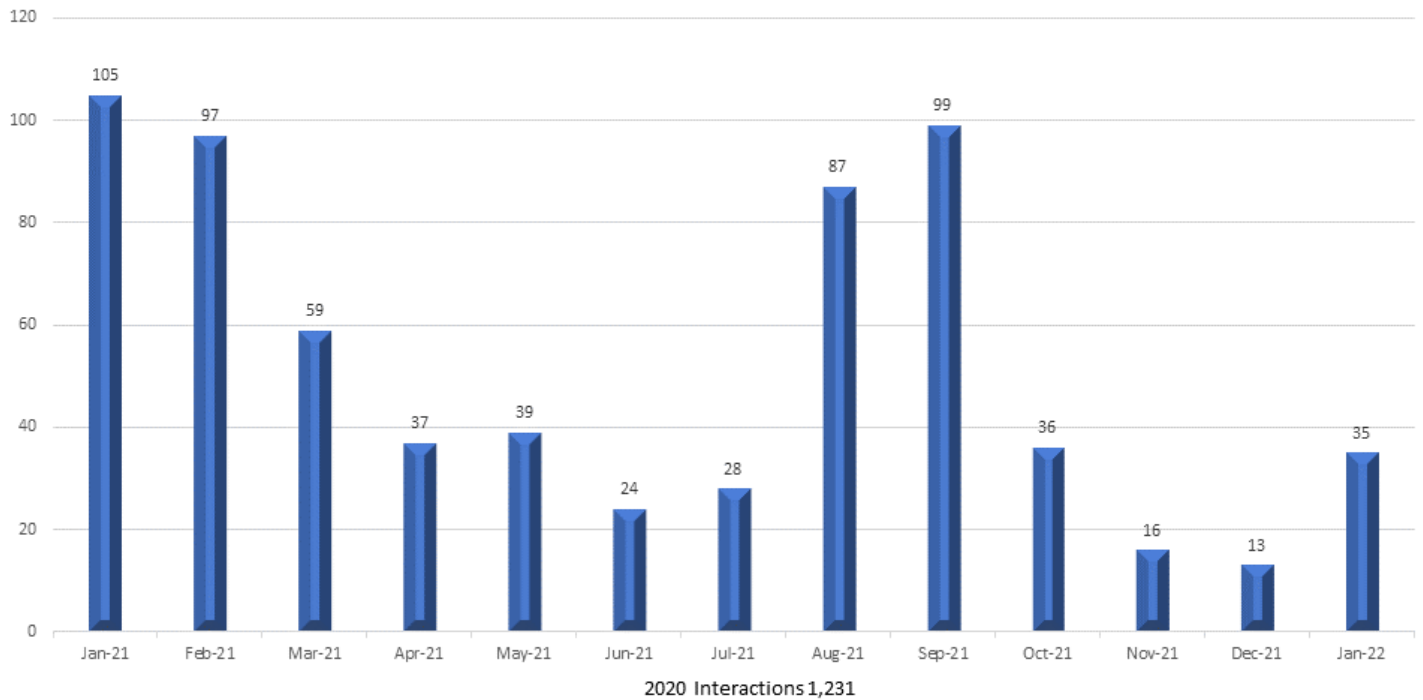
Gender & Age Range	Claim Count
Female	32,508
15 to 19	481
20 to 29	6,886
30 to 39	8,554
40 to 49	7,348
50 to 59	6,267
60 to 69	2,562
70 plus	349
no date of birth	61
Male	34,842
15 to 19	390
20 to 29	7,696
30 to 39	10,580
40 to 49	8,252
50 to 59	6,076
60 to 69	1,594
70 plus	216
no date of birth	38
Not Indicated	848
15 to 19	11
20 to 29	162
30 to 39	248
40 to 49	194
50 to 59	153
60 to 69	60
70 plus	11
no date of birth	9
Grand Total	68,198

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 1,906 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.

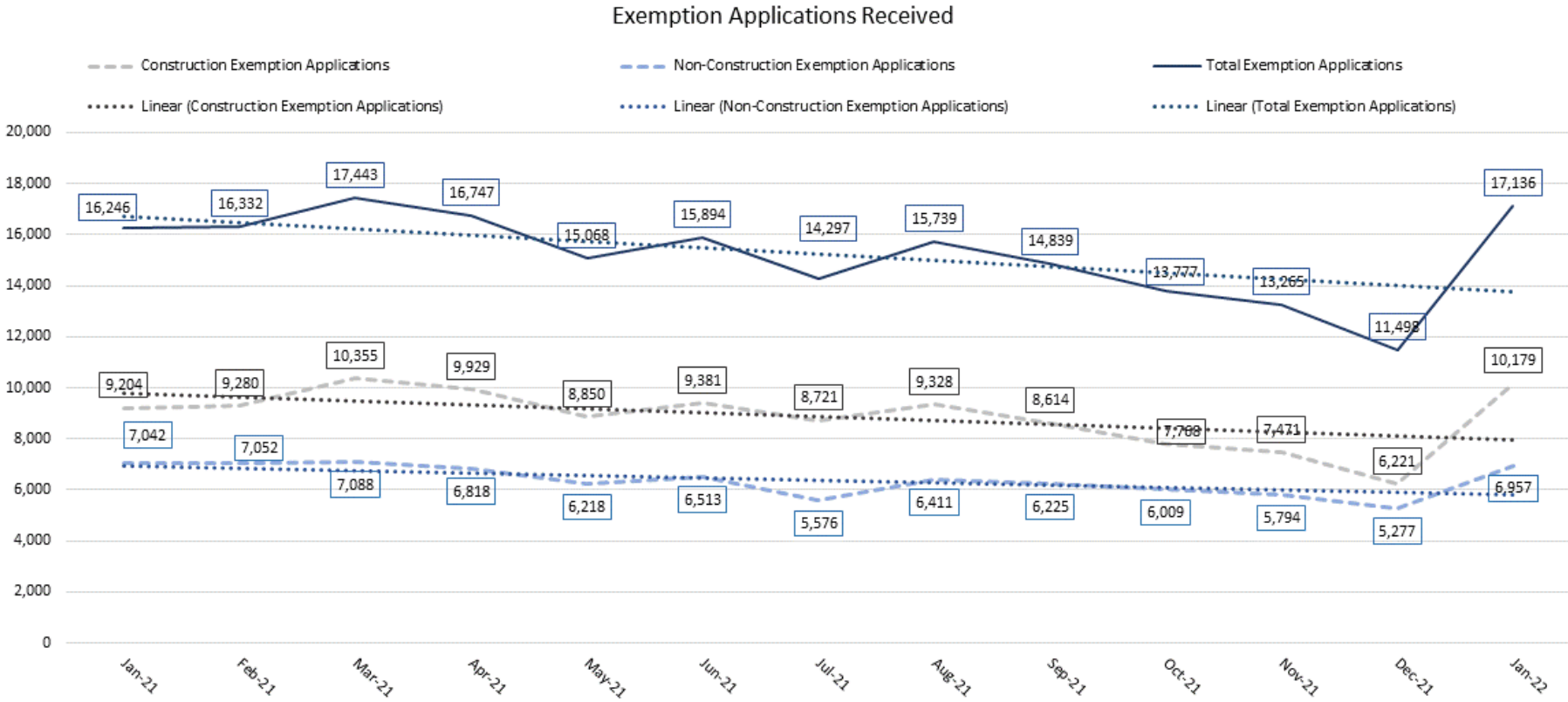
DWC has identified that PFBs have been filed on 305 claims:

- Compensable claims – 209 | Denied claims – 96

The percentage of PFB filed for all COVID-19 claims is 0.45%.

3. Coverage Information

Exemption Applications Received



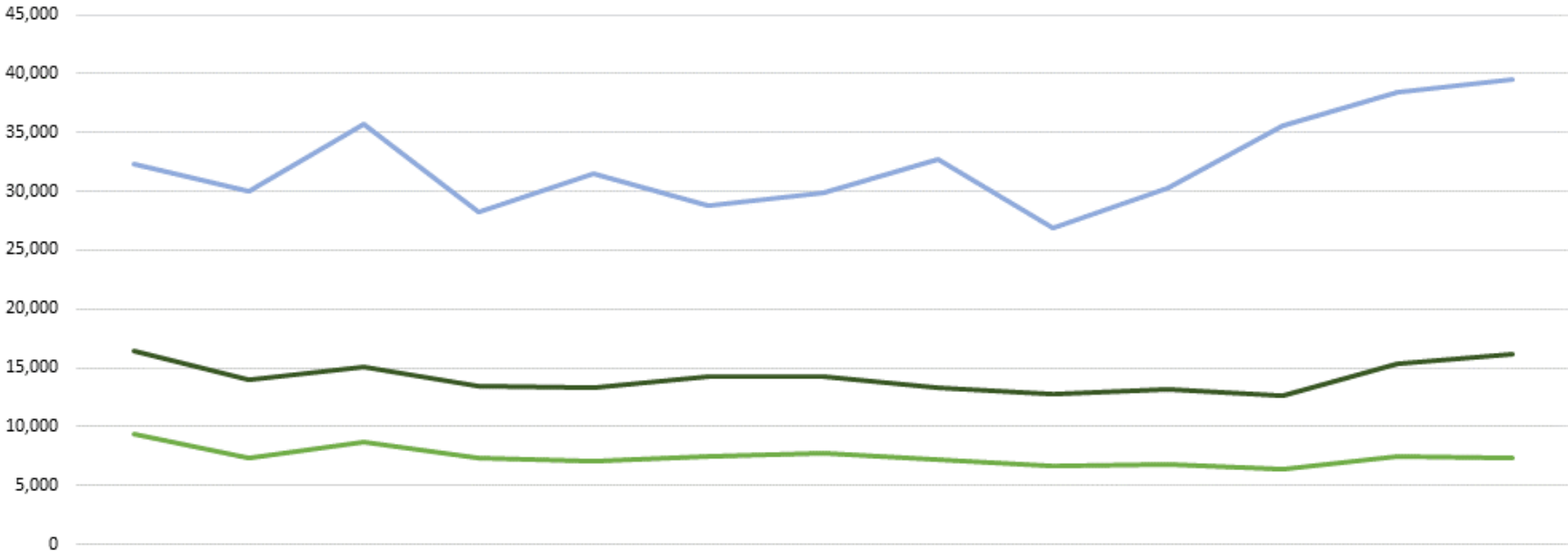
Construction Applications 2020 Total - 100,645
 Construction Applications 2021 Total - 105,122

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



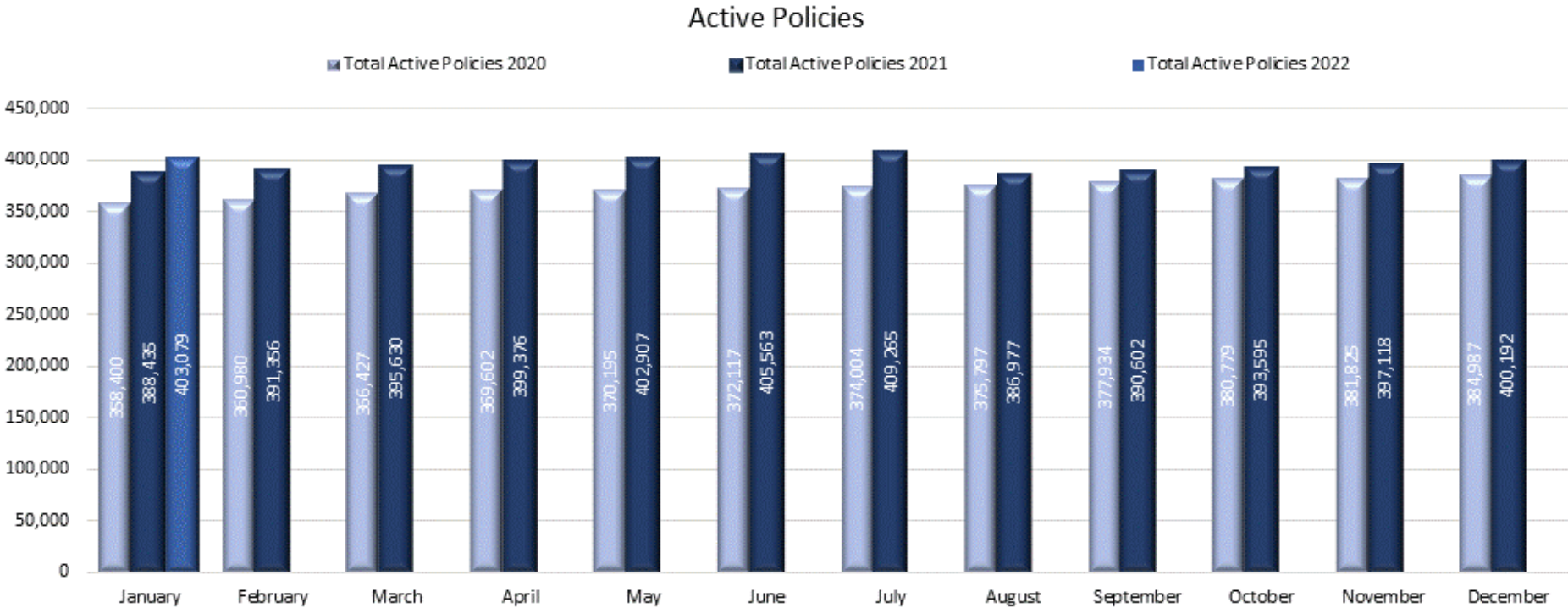
	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21	Jan-22
Reinstatements Filed	9,333	7,339	8,723	7,279	7,130	7,405	7,724	7,188	6,612	6,770	6,445	7,522	7,318
Cancellations Filed	16,420	13,923	15,084	13,479	13,292	14,266	14,229	13,372	12,719	13,225	12,636	15,391	16,194
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

2020 Reinstatements Filed 80,697

2020 Cancellations Filed 159,438

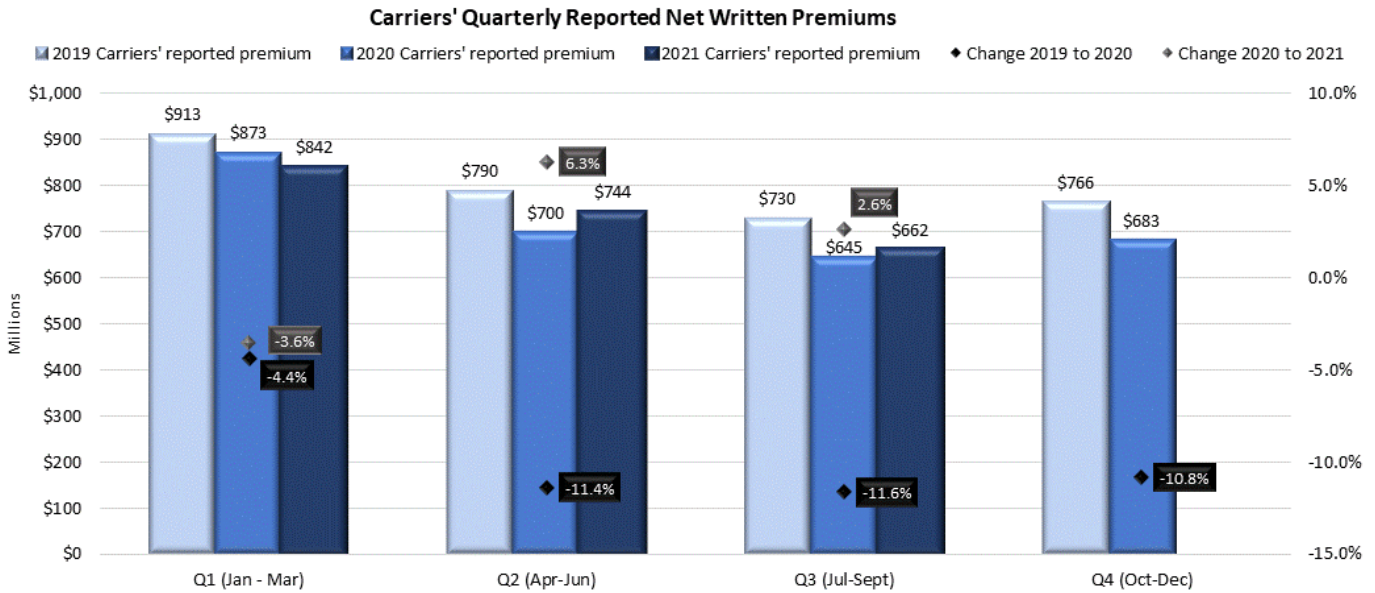
2020 New Policies Filed 353,933

Proof of Coverage | Active Policies



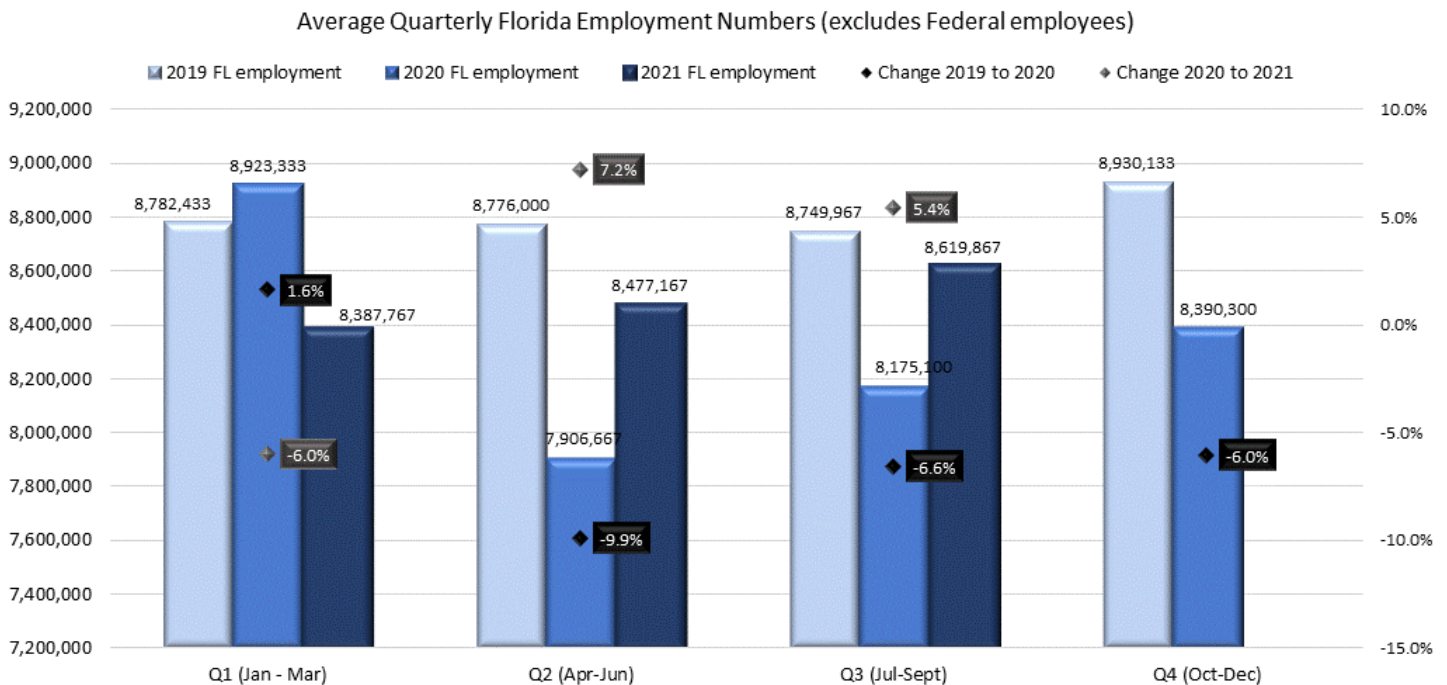
Carriers' Premiums & Quarterly Comparisons

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



Florida Employment

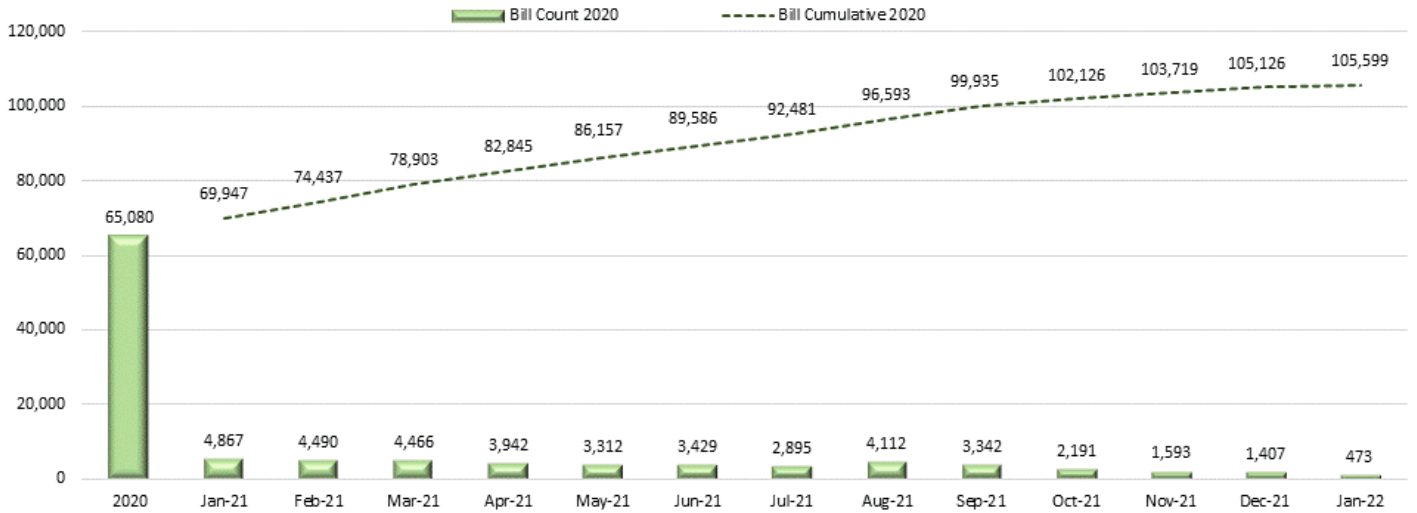
The employment shown here is the result of Florida statewide data, nonfarm employees (not seasonally adjusted), minus Florida statewide federal employees (not seasonally adjusted). Source: <https://data.bls.gov/>



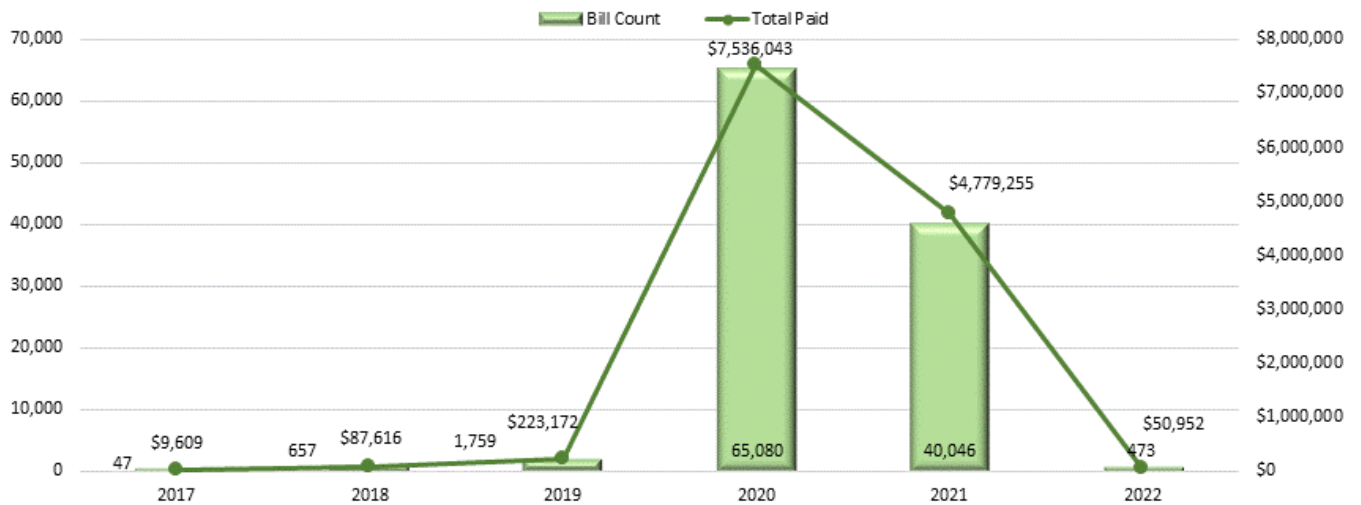
4. Telemedicine

Telemedicine Bills

Telemedicine Bills for HCP (DWC-09) with 2020 Totals



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	50,156	\$5,374,532
Physical Therapist	18,700	\$2,115,458
Osteopathic Physician	9,568	\$934,979
Out of State Health Care Provider	6,228	\$959,141
Psychologist	3,958	\$798,263
Advanced Practice Registered Nurse	3,820	\$363,874
Licensed Mental Health Counselor	3,644	\$715,288
Occupational Therapist	2,677	\$290,323
Medical Doctor Out-of-State Telehealth Provider	2,299	\$256,776
Physician Assistant	2,225	\$184,486
Podiatric Physician	891	\$125,504
Licensed Clinical Social Worker	776	\$151,137
Physical Therapist Out-of-State Telehealth	316	\$40,340
Others Less Than 100 Bills Each	341	\$56,149
Grand Total	105,599	\$12,366,250