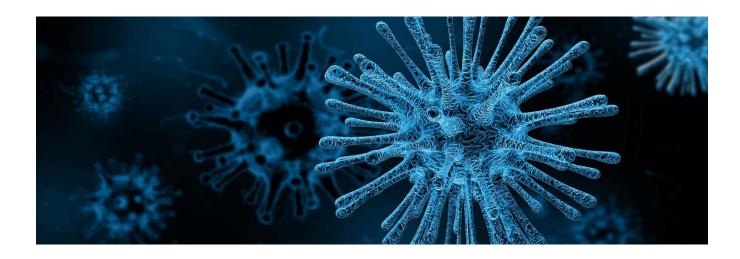


Florida Division of Workers' Compensation 2022 COVID-19 Report

Data Summary as of December 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.

Florida Department of Financial Services Division of Workers' Compensation January 2022

Introduction

The Department of Financial Services, Division of Workers' Compensation (DWC) is pleased to provide the January 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 12/31/2021 and will change over time.
- Date range data are based on 1/1/2020 to 12/31/2021 for COVID-19 and when making comparison to past performance. The data is valued as of 1/3/2022.
- 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.

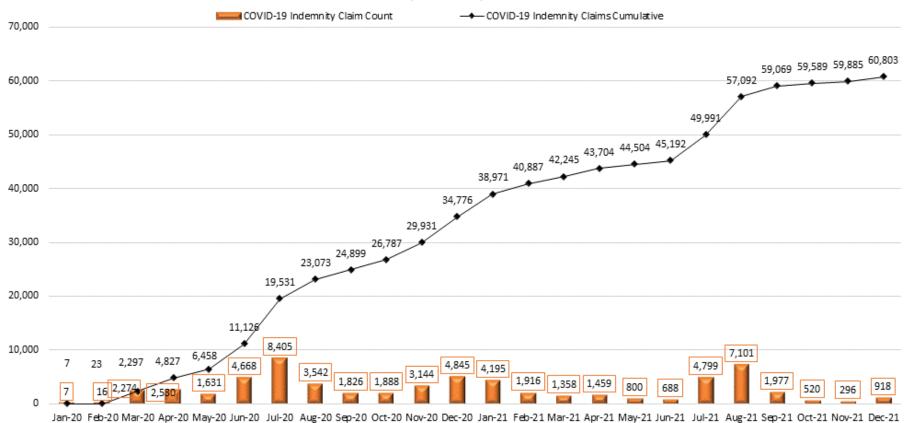
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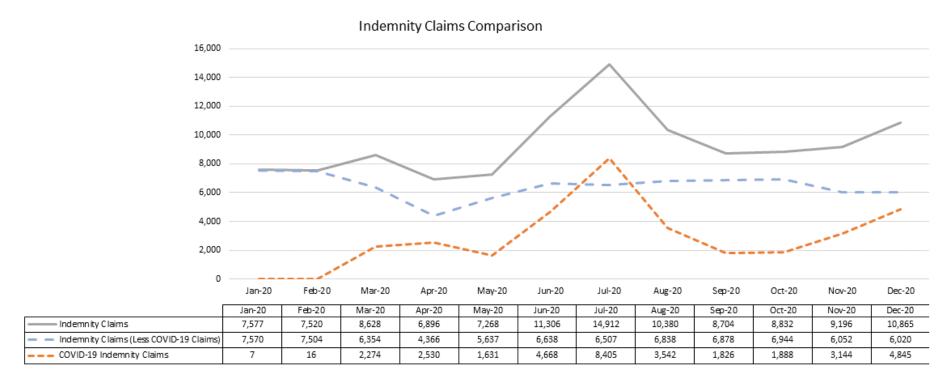
1. Claim Frequency

Number of COVID-19 Claims by DOA

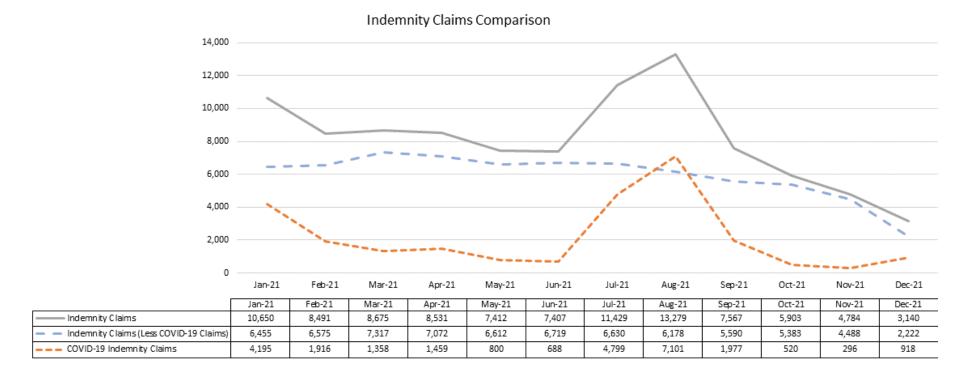
COVID-19 Indemnity Claims by Month of Accident



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



FL WC COVID-19 Report as of December 31, 2021



2. Claim Costs & Claim Characteristics

Claim Status

DOA Marrith	Open COVID-19	Indemnity Claims	Closed COVID-19	Indemnity Claims
DOA Month	Claim Count	Benefits Paid	Claim Count	Benefits Paid
Jan-20	0	\$0	7	\$2,816
Feb-20	2	\$91,705	14	\$105
Mar-20	70	\$2,587,747	2,204	\$4,341,925
Apr-20	148	\$2,746,697	2,382	\$5,622,423
May-20	172	\$2,129,978	1,459	\$1,968,782
Jun-20	531	\$7,310,546	4,137	\$7,999,933
Jul-20	1,617	\$19,313,211	6,788	\$13,820,810
Aug-20	974	\$7,031,405	2,568	\$4,684,538
Sep-20	629	\$2,319,930	1,197	\$2,150,329
Oct-20	422	\$1,958,580	1,466	\$1,717,665
Nov-20	608	\$5,727,015	2,536	\$4,418,506
Dec-20	1,068	\$6,179,593	3,777	\$6,188,164
Jan-21	1,028	\$5,534,982	3,167	\$3,345,324
Feb-21	455	\$4,003,860	1,461	\$2,650,400
Mar-21	322	\$2,654,196	1,036	\$1,330,733
Apr-21	338	\$1,886,685	1,121	\$1,686,344
May-21	217	\$1,987,184	583	\$755,851
Jun-21	177	\$1,150,081	511	\$1,077,989
Jul-21	768	\$12,454,684	4,031	\$3,999,061
Aug-21	1,115	\$5,001,143	5,986	\$3,616,388
Sep-21	267	\$842,206	1,710	\$665,595
Oct-21	72	\$101,770	448	\$78,364
Nov-21	67	\$82,863	229	\$45,881
Dec-21	372	\$12,723,145	546	\$32,332
Grand Total	11,439	\$105,819,206	49,364	\$72,200,258

Closed, Compensable Claims

	Close	COVID-19 ed Compensable	Claims		ompensable Closed Less COVID-19 sed Compensable (All Compensabl Closed Claims	
DOA Month	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	4,398	\$114,012,937	\$25,924	4,398	\$114,012,937	\$25,924
Feb-20	0	\$0	\$0	4,181	\$103,480,117	\$24,750	4,181	\$103,480,117	\$24,750
Mar-20	1,006	\$4,211,169	\$4,186	3,542	\$85,094,026	\$24,024	4,548	\$89,305,195	\$19,636
Apr-20	1,048	\$5,404,241	\$5,157	2,569	\$62,302,129	\$24,252	3,617	\$67,706,370	\$18,719
May-20	493	\$1,936,028	\$3,927	3,259	\$73,323,049	\$22,499	3,752	\$75,259,077	\$20,058
Jun-20	2,103	\$7,929,996	\$3,771	3,686	\$79,090,243	\$21,457	5,789	\$87,020,239	\$15,032
Jul-20	3,780	\$13,624,431	\$3,604	3,572	\$83,626,555	\$23,412	7,352	\$97,250,986	\$13,228
Aug-20	1,322	\$4,676,736	\$3,538	3,577	\$72,853,775	\$20,367	4,899	\$77,530,511	\$15,826
Sep-20	508	\$2,136,861	\$4,206	3,503	\$72,848,606	\$20,796	4,011	\$74,985,467	\$18,695
Oct-20	677	\$1,701,507	\$2,513	3,573	\$69,571,835	\$19,472	4,250	\$71,273,342	\$16,770
Nov-20	1,302	\$4,408,744	\$3,386	3,000	\$55,520,968	\$18,507	4,302	\$59,929,712	\$13,931
Dec-20	1,837	\$6,158,702	\$3,353	2,822	\$47,444,060	\$16,812	4,659	\$53,602,762	\$11,505
Jan-21	1,443	\$3,318,128	\$2,299	2,710	\$42,065,410	\$15,522	4,153	\$45,383,538	\$10,928
Feb-21	626	\$2,638,616	\$4,215	2,608	\$40,332,322	\$15,465	3,234	\$42,970,938	\$13,287
Mar-21	455	\$1,324,116	\$2,910	2,716	\$36,314,141	\$13,370	3,171	\$37,638,257	\$11,870
Apr-21	538	\$1,679,630	\$3,122	2,467	\$30,670,629	\$12,432	3,005	\$32,350,259	\$10,765
May-21	284	\$751,579	\$2,646	2,075	\$23,095,879	\$11,131	2,359	\$23,847,458	\$10,109
Jun-21	240	\$1,070,354	\$4,460	1,809	\$17,713,642	\$9,792	2,049	\$18,783,996	\$9,167
Jul-21	1,341	\$3,976,531	\$2,965	1,401	\$11,409,336	\$8,144	2,742	\$15,385,867	\$5,611
Aug-21	1,695	\$3,582,199	\$2,113	972	\$6,016,845	\$6,190	2,667	\$9,599,044	\$3,599
Sep-21	425	\$656,401	\$1,544	665	\$3,217,244	\$4,838	1,090	\$3,873,645	\$3,554
Oct-21	77	\$77,843	\$1,011	394	\$1,238,646	\$3,144	471	\$1,316,489	\$2,795
Nov-21	31	\$44,408	\$1,433	143	\$202,017	\$1,413	174	\$246,425	\$1,416
Dec-21	21	\$32,332	\$1,540	19	\$8,598	\$453	40	\$40,930	\$1,023
Grand Total	21,252	\$71,340,552	\$3,357	59,661	\$1,131,453,011	\$18,965	80,913	\$1,202,793,563	\$14,865

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	34,776	31.0%	\$110,312,403	6.4%
All Indemnity Claims	112,084		\$1,714,795,620	

January 2021 to December 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	26,027	26.8%	\$67,707,061	8.3%
All Indemnity Claims	97,268		\$818,247,596	

Claim Count & Amount Paid by Paid Benefit Ranges

Benefit Payment Range	COVID-19 Claim Count	COVID-19 Total Paid
\$0 to \$4,999	57,244	\$39,523,034
\$5,000 to \$9,999	1,976	\$13,273,996
\$10,000 to \$19,999	710	\$9,750,904
\$20,000 to \$29,999	229	\$5,528,683
\$30,000 to \$39,999	118	\$4,076,128
\$40,000 to \$49,999	52	\$2,331,537
\$50,000 to \$99,999	246	\$17,613,831
\$100,000 to \$249,999	146	\$21,407,207
\$250,000 to \$499,999	49	\$17,242,361
\$500,000 +	33	\$47,271,783
Grand Total	60,803	\$178,019,464

Closed, Compensable Indemnity Claims by Benefits Paid ranges

Benefit Paid Range	Clo	COVID-19 sed Compensak			Compensable Clos ID-19 Closed Comp			All Compensal Closed Claim	
Delielit Falu Nalige	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	18,900	\$27,862,432	\$1,474	20,725	\$47,532,148	\$2,293	39,625	\$75,394,580	\$1,903
\$5,000 to \$9,999	1,562	\$10,427,813	\$6,676	11,930	\$85,748,540	\$7,188	13,492	\$96,176,353	\$7,128
\$10,000 to \$19,999	439	\$5,983,875	\$13,631	11,571	\$164,159,783	\$14,187	12,010	\$170,143,658	\$14,167
\$20,000 to \$29,999	105	\$2,521,365	\$24,013	5,607	\$136,948,503	\$24,425	5,712	\$139,469,868	\$24,417
\$30,000 to \$39,999	43	\$1,479,223	\$34,401	3,011	\$103,905,806	\$34,509	3,054	\$105,385,029	\$34,507
\$40,000 to \$49,999	22	\$996,362	\$45,289	1,919	\$85,427,233	\$44,517	1,941	\$86,423,595	\$44,525
\$50,000 to \$99,999	118	\$8,425,624	\$71,404	3,483	\$235,772,851	\$67,692	3,601	\$244,198,475	\$67,814
\$100,000 to \$249,999	51	\$7,221,302	\$141,594	1,208	\$174,121,977	\$144,141	1,259	\$181,343,279	\$144,038
\$250,000 to \$499,999	8	\$2,804,298	\$350,537	161	\$52,754,062	\$327,665	169	\$55,558,360	\$328,748
\$500,000 +	4	\$3,618,258	\$904,565	46	\$45,082,109	\$980,046	50	\$48,700,367	\$974,007
Grand Total	21,252	\$71,340,552	\$3,357	59,661	\$1,131,453,011	\$18,965	80,913	\$1,202,793,563	\$14,865

COVID-19 Indemnity Claim Count by Insurer Type

Incurer Type	COVID-19	COVID-19
Insurer Type	Indemnity Claim Count	Total Paid
Private	28,716	\$70,214,135
Self-Insurer Private	5,275	\$10,838,705
Self-Insurer Governmental	26,812	\$96,966,624
Grand Total	60,803	\$178,019,464

COVID-19 Partial & Total Denial Claim Counts

Insurer Type	COVID-19 Partial Denial	COVID-19 Total Denial	COVID-19 Total of All Denials
Private	98	18,714	18,812
Self-Insurer Private	28	2,031	2,059
Self-Insurer Governmental	23	7,218	7,241
Grand Total	149	27,963	28,112

COVID-19 Claims by County

County	COVID-19 Claim Count	COVID-19 Benefits Paid
Alachua	899	\$1,386,806
Baker	282	\$392,597
Bay	541	\$1,240,266
Bradford	105	\$185,027
Brevard	1,046	\$1,521,814
Broward	4,710	\$16,378,068
Calhoun	106	\$175,232
Charlotte	472	\$2,713,600
Citrus	236	\$140,199
Clay	402	\$1,271,480
Collier	624	\$997,493
Columbia	363	\$2,325,964
Desoto	0	\$0
Dixie	157	\$116,020

FL WC COVID-19 Report as of December 31, 2021

County	COVID-19 Claim Count	COVID-19 Benefits Paid
Duval	3,308	\$10,226,379
Escambia	698	\$766,177
Flagler	134	\$72,879
Franklin	88	\$106,287
Gadsden	560	\$971,286
Gilchrist	158	\$55,232
Glades	3	\$615
Gulf	96	\$165,477
Hamilton	149	\$267,898
Hardee	134	\$81,617
Hendry	22	\$1,734
Hernando	288	\$591,631
Highlands	333	\$584,447
Hillsborough	1,834	\$2,545,958
Holmes	124	\$59,593
Indian River	544	\$611,301
Jackson	582	\$1,143,457
Jefferson	79	\$138,952
Lafayette	105	\$117,470
Lake	994	\$2,476,782
Lee	1,762	\$3,016,872
Leon	617	\$2,531,509
Levy	39	\$134,819
Liberty	131	\$482,468
Madison	172	\$750,594
Manatee	330	\$743,054
Marion	1,007	\$2,509,233
Martin	404	\$343,306
Miami-Dade	13,710	\$50,034,054
Monroe	176	\$441,699

FL WC COVID-19 Report as of December 31, 2021

County	COVID-19 Claim Count	COVID-19 Benefits Paid
Nassau	244	\$605,246
Not Indicated	4,727	\$18,214,191
Okaloosa	474	\$1,374,695
Okeechobee	226	\$329,047
Orange	2,957	\$4,425,555
Osceola	569	\$13,247,081
Palm Beach	2,813	\$10,042,599
Pasco	495	\$1,261,877
Pinellas	1,809	\$2,104,410
Polk	1,809	\$3,787,492
Putnam	97	\$69,534
Santa Rosa	440	\$1,188,585
Sarasota	779	\$749,028
Seminole	690	\$771,343
St. Johns	583	\$1,045,020
St. Lucie	669	\$1,606,046
Sumter	243	\$1,984,261
Suwannee	271	\$283,174
Taylor	62	\$125,189
Union	582	\$1,339,964
Volusia	915	\$1,583,278
Wakulla	223	\$217,015
Walton	399	\$412,319
Washington	203	\$435,169
Grand Total	60,803	\$178,019,464

COVID-19 Injured Worker (IW) Claims

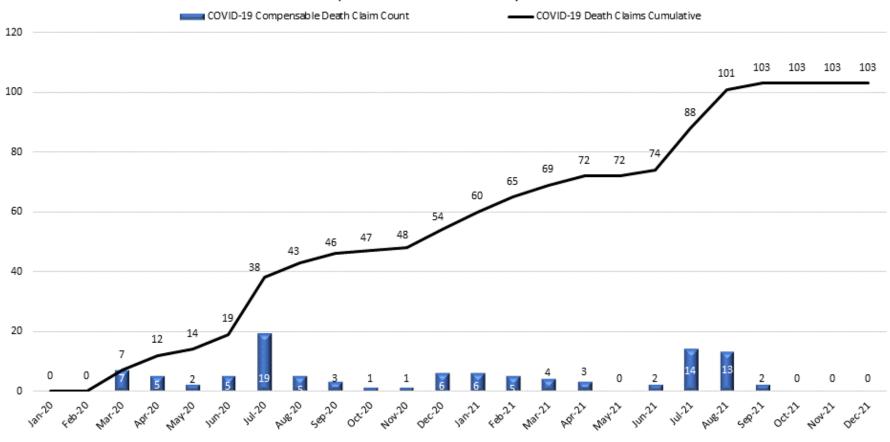
COVID-19 Claim Counts and Amount Paid | Consolidated by Industry of Employer

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	40	\$114,511	166	\$1,179	206	\$115,690	\$562	\$2,863	0.3%	0.1%
Education and Health Services	10,406	\$56,073,260	10,785	\$480,311	21,191	\$56,553,571	\$2,669	\$5,389	34.9%	31.8%
Financial Activities	39	\$232,405	1,335	\$13,193	1,374	\$245,598	\$179	\$5,959	2.3%	0.1%
Information	1	\$13,511	36	\$0	37	\$13,511	\$365	\$13,511	0.1%	0.0%
Leisure and Hospitality	5	\$62,056	1,319	\$40,247	1,324	\$102,303	\$77	\$12,411	2.2%	0.1%
Manufacturing	26	\$160,162	703	\$572	729	\$160,734	\$220	\$6,160	1.2%	0.1%
Natural Resources and Mining	6	\$122,980	77	\$0	83	\$122,980	\$1,482	\$20,497	0.1%	0.1%
Professional and Business Services	2,094	\$10,838,115	1,633	\$28,649	3,727	\$10,866,764	\$2,916	\$5,176	6.1%	6.1%
Public Administration*	19,974	\$109,155,346	7,790	\$260,071	27,764	\$109,415,417	\$3,941	\$5,465	45.7%	61.5%
Trade, Transportation, and Utilities	99	\$379,912	4,149	\$34,860	4,248	\$414,772	\$98	\$3,837	7.0%	0.2%
Unclassified/missing data	1	\$7,500	119	\$624	120	\$8,124	\$68	\$7,500	0.2%	0.0%
Grand Total	32,691	\$177,159,758	28,112	\$859,706	60,803	\$178,019,464	\$2,928	\$5,419		

^{*}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

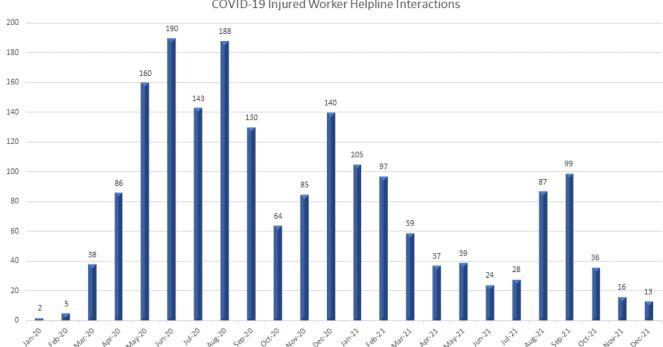
This table includes information for compensable and denied claims.

Gender & Age Range	Claim Count
Female	29,239
15 to 19	414
20 to 29	6,147
30 to 39	7,629
40 to 49	6,597
50 to 59	5,710
60 to 69	2,370
70 plus	321
no date of birth	51
Male	30,845
15 to 19	342
20 to 29	6,815
30 to 39	9,313
40 to 49	7,312
50 to 59	5,367
60 to 69	1,461
70 plus	199
no date of birth	36
Not Indicated	719
15 to 19	10
20 to 29	129
30 to 39	208
40 to 49	164
50 to 59	143
60 to 69	50
70 plus	11
no date of birth	4
Grand Total	60,803

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 1,871 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.

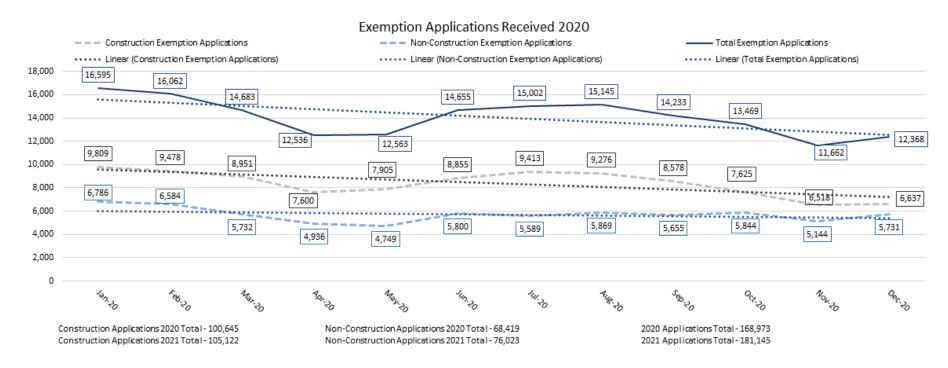
DWC has identified that PFBs have been filed on 289 claims:

Compensable claims – 194 | Denied claims – 95

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

3. Coverage Information

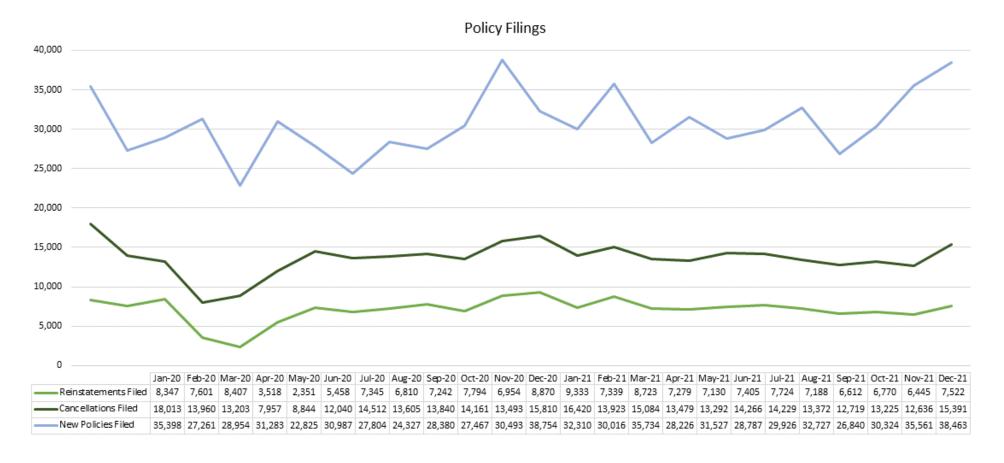
Exemption Applications Received



FL WC COVID-19 Report as of December 31, 2021



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



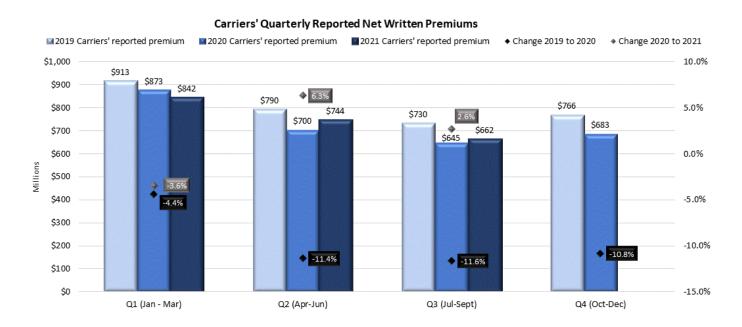
Proof of Coverage | Active Policies

Active Policies



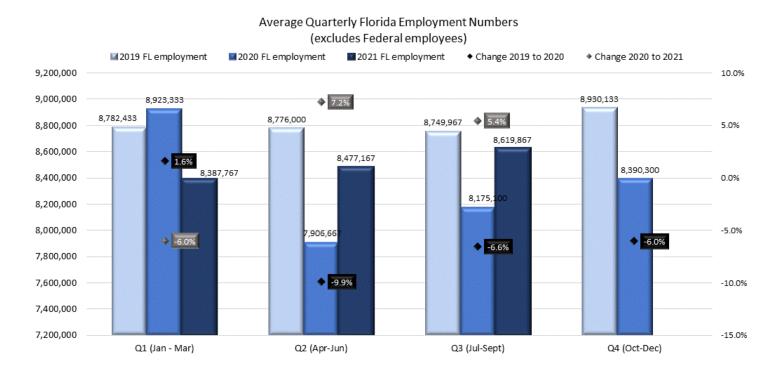
Carriers' Premiums & Quarterly Comparisons

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



Florida Employment

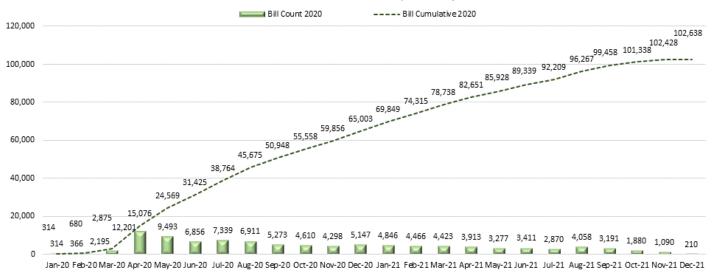
The employment shown here is the result of Florida statewide data, nonfarm employees (not seasonally adjusted), minus Florida statewide federal employees (not seasonally adjusted). Source: https://data.bls.gov/



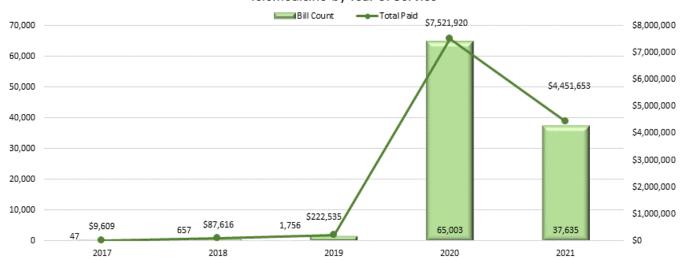
4. Telemedicine

Telemedicine Bills

Telemedicine Bills for HCP (DWC-09)



Telemedicine by Year of Service



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

License Type	Bill Count	Total Paid	
Medical Doctor	49,024	\$5,230,404	
Physical Therapist	18,322	\$2,073,777	
Osteopathic Physician	9,182	\$895,552	
Out of State Health Care Provider	6,021	\$927,563	
Psychologist	3,744	\$742,290	
Advanced Practice Registered Nurse	3,688	\$349,705	
Licensed Mental Health Counselor	3,505	\$691,662	
Occupational Therapist	2,558	\$279,032	
Medical Doctor Out-of-State Telehealth Provider	2,255	\$250,421	
Physician Assistant	2,127	\$174,684	
Podiatric Physician	881	\$124,080	
Licensed Clinical Social Worker	745	\$144,483	
Physical Therapist Out-of-State Telehealth	272	\$35,682	
Others Less Than 100 Bills Each	314	\$54,238	
Grand Total	102,638	\$11,973,573	