

Florida Division of Workers' Compensation 2022 COVID-19 Report

Data Summary as of April 30, 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.

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

Introduction

The Department of Financial Services, Division of Workers' Compensation (DWC) is pleased to provide the May 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 <u>Workers.CompService@myfloridacfo.com</u>.

The DWC plans to stop publishing these reports after the June 2022 report. Information and data on the effects of the COVID-19 will be published in future annual reports.

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 4/30/2022 and will change over time.
- Date range data are based on 1/1/2020 to 4/30/2022 for COVID-19 and when making comparison to past performance. The data is valued as of 5/2/2022.
- 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 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 with 2020 Total Claim counts

2020 Indemnity Claims 112,518

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

2020 COVID-19 Indemnity Claims 34,785

2. Claim Costs & Claim Characteristics

Claim Status with 2020 Totals

	Open COVID-19 Indemnity Claims		Closed COVID-19	Indemnity Claims
DOA Month	Claim Count	Benefits Paid	Claim Count	Benefits Paid
2020	5,386	\$56,984,760	29408	\$57,337,912
Jan-21	833	\$5,544,607	3,371	\$4,536,460
Feb-21	376	\$4,542,797	1,540	\$2,828,875
Mar-21	256	\$2,790,373	1,100	\$1,466,818
Apr-21	260	\$3,796,928	1,204	\$1,898,275
May-21	180	\$1,891,147	621	\$918,212
Jun-21	138	\$867,676	550	\$1,689,018
Jul-21	301	\$16,469,366	4,518	\$7,337,801
Aug-21	377	\$7,995,624	6,762	\$6,813,114
Sep-21	93	\$1,230,153	1,908	\$1,156,236
Oct-21	22	\$251,423	514	\$200,907
Nov-21	32	\$69,444	289	\$206,934
Dec-21	440	\$655,281	4,903	\$2,438,018
Jan-22	451	\$580,214	5,504	\$1,143,553
Feb-22	45	\$41,982	548	\$100,956
Mar-22	7	\$9,632	97	\$13,942
Apr-22	15	\$15,795	103	\$5,349
Grand Total	9,212	\$103,737,202	62,940	\$90,092,380

Closed, Compensable Claims with 2020 Totals

	Close	COVID-19 d Compensable	Claims		mpensable Closed Less COVID-19 ed Compensable C			All Compensable 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
2020	14,938	\$56,597,463	\$3,789	45,412	\$1,116,749,498	\$24,592	60,350	\$1,173,346,961	\$19,442
Jan-21	1,634	\$4,507,979	\$2,759	3,407	\$67,123,168	\$19,702	5,041	\$71,631,147	\$14,210
Feb-21	706	\$2,815,245	\$3,988	3,319	\$63,075,207	\$19,004	4,025	\$65,890,452	\$16,370
Mar-21	520	\$1,460,129	\$2,808	3,543	\$64,053,998	\$18,079	4,063	\$65,514,127	\$16,125
Apr-21	617	\$1,891,282	\$3,065	3,306	\$55,563,069	\$16,807	3,923	\$57,454,351	\$14,646
May-21	324	\$913,849	\$2,821	2,840	\$43,779,482	\$15,415	3,164	\$44,693,331	\$14,126
Jun-21	279	\$1,681,383	\$6,026	2,733	\$39,073,667	\$14,297	3,012	\$40,755,050	\$13,531
Jul-21	1,817	\$7,158,874	\$3,940	2,643	\$37,156,961	\$14,059	4,460	\$44,315,835	\$9 <i>,</i> 936
Aug-21	2,445	\$6,771,054	\$2,769	2,360	\$28,360,121	\$12,017	4,805	\$35,131,175	\$7,311
Sep-21	606	\$1,146,034	\$1,891	2,011	\$22,166,915	\$11,023	2,617	\$23,312,949	\$8,908
Oct-21	128	\$200,029	\$1,563	1,719	\$16,259,648	\$9,459	1,847	\$16,459,677	\$8,912
Nov-21	74	\$201,810	\$2,727	1,087	\$9,173,730	\$8,439	1,161	\$9,375,540	\$8,075
Dec-21	1,644	\$2,413,107	\$1,468	873	\$5,042,769	\$5,776	2,517	\$7,455,876	\$2,962
Jan-22	1,281	\$1,120,866	\$875	546	\$2,663,629	\$4,878	1,827	\$3,784,495	\$2,071
Feb-22	128	\$95,832	\$749	391	\$1,412,545	\$3,613	519	\$1,508,377	\$2,906
Mar-22	13	\$13,942	\$1,072	184	\$365,170	\$1,985	197	\$379,112	\$1,924
Apr-22	5	\$5,349	\$1,070	20	\$6,879	\$344	25	\$12,228	\$489
Grand Total	27,159	\$88,994,227	\$3,277	76,394	\$1,572,026,456	\$20,578	103,553	\$1,661,020,683	\$16,040

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	34,794	30.8%	\$114,322,672	6.1%
All Indemnity Claims	112,898		\$1,870,553,815	

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	30,588	27.5%	\$77,595,487	6.0%
All Indemnity Claims	111,082		\$1,287,886,226	

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	6,770	27.1%	\$1,911,423	3.1%
All Indemnity Claims	24,978		\$61,915,133	

Claim Count & Amount Paid by Paid Benefit Ranges

Benefit Payment Range	COVID-19 Claim Count	COVID-19 Total Paid
\$0 to \$4,999	68,331	\$43,314,238
\$5,000 to \$9,999	2,040	\$13,707,856
\$10,000 to \$19,999	770	\$10,647,260
\$20,000 to \$29,999	251	\$6,113,912
\$30,000 to \$39,999	123	\$4,225,890
\$40,000 to \$49,999	84	\$3,728,153
\$50,000 to \$99,999	286	\$20,214,262
\$100,000 to \$249,999	170	\$25,041,504
\$250,000 to \$499,999	55	\$18,936,451
\$500,000 +	42	\$47,900,056
Grand Total	72,152	\$193,829,582

Closed, Compensable Indemnity Claims by Benefits Paid Ranges

Benefit Paid Range	Clo	COVID-19 sed Compensat			Compensable Close D-19 Closed Comp			All Compensab Closed Claims	
Denent Palu Kange	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	24,387	\$34,001,223	\$1,394	25,318	\$58,264,752	\$2,301	49,705	\$92,265,975	\$1,856
\$5,000 to \$9,999	1,755	\$11,753,358	\$6,697	15,089	\$108,775,194	\$7,209	16,844	\$120,528,552	\$7,156
\$10,000 to \$19,999	550	\$7,534,305	\$13,699	14,881	\$211,416,934	\$14,207	15,431	\$218,951,239	\$14,189
\$20,000 to \$29,999	134	\$3,242,949	\$24,201	7,316	\$178,816,757	\$24,442	7,450	\$182,059,706	\$24,438
\$30,000 to \$39,999	54	\$1,837,631	\$34,030	4,142	\$142,950,174	\$34,512	4,196	\$144,787,805	\$34,506
\$40,000 to \$49,999	34	\$1,518,141	\$44,651	2,668	\$118,878,239	\$44,557	2,702	\$120,396,380	\$44,558
\$50,000 to \$99,999	161	\$11,450,587	\$71,122	4,845	\$329,758,624	\$68,062	5,006	\$341,209,211	\$68,160
\$100,000 to \$249,999	68	\$9,717,850	\$142,910	1,779	\$256,869,851	\$144,390	1,847	\$266,587,701	\$144,336
\$250,000 to \$499,999	11	\$3,747,397	\$340,672	271	\$88,504,635	\$326,585	282	\$92,252,032	\$327,135
\$500,000 +	5	\$4,190,786	\$838,157	85	\$77,791,296	\$915,192	90	\$81,982,082	\$910,912
Grand Total	27,159	\$88,994,227	\$3,277	76,394	\$1,572,026,456	\$20,578	103,553	\$1,661,020,683	\$16,040

COVID-19 Indemnity Claim Count by Insurer Type

Insurer Type	COVID-19	COVID-19
	Indemnity Claim Count	Total Paid
Private	34,686	\$66,855,613
Self-Insurer Private	5,534	\$11,816,935
Self-Insurer Governmental	31,932	\$115,157,034
Grand Total	72,152	\$193,829,582

COVID-19 Partial & Total Denial Claim Counts

Insurer Type	COVID-19 Partial Denial	COVID-19 Total Denial	COVID-19 Total of All Denials
Private	114	23,660	23,774
Self-Insurer Private	28	2,218	2,246
Self-Insurer Governmental	25	9,736	9,761
Grand Total	167	35,614	35,781

COVID-19 Claims by County

County	COVID-19 Claim Count	COVID-19 Benefits Paid
Alachua	1,014	\$1,562,203
Baker	281	\$408,484
Вау	669	\$1,380,801
Bradford	139	\$185,419
Brevard	1,130	\$1,626,864
Broward	6,120	\$20,157,993
Calhoun	130	\$177,942
Charlotte	490	\$3,056,830
Citrus	283	\$157,252
Clay	428	\$1,358,448
Collier	722	\$1,267,478
Columbia	462	\$2,462,580
Desoto	0	\$0
Dixie	189	\$139,613

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County	COVID-19 Claim Count	COVID-19 Benefits Paid
Duval	4,072	\$11,184,656
Escambia	762	\$871,463
Flagler	175	\$109,757
Franklin	88	\$108,821
Gadsden	587	\$1,019,590
Gilchrist	160	\$57,851
Glades	3	\$615
Gulf	95	\$167,867
Hamilton	153	\$269,927
Hardee	164	\$81,658
Hendry	30	\$1,734
Hernando	366	\$663,584
Highlands	433	\$605,466
Hillsborough	2,226	\$6,132,071
Holmes	124	\$62,003
Indian River	707	\$766,785
Jackson	598	\$1,214,498
Jefferson	81	\$138,952
Lafayette	122	\$133,328
Lake	1,186	\$3,058,321
Lee	2,075	\$3,827,934
Leon	762	\$2,954,996
Levy	48	\$148,930
Liberty	187	\$491,876
Madison	205	\$757,246
Manatee	446	\$806,691
Marion	1,215	\$2,599,247
Martin	505	\$374,010
Miami-Dade	15,642	\$58,015,038
Monroe	207	\$550,018

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County	COVID-19 Claim Count	COVID-19 Benefits Paid		
Nassau	298	\$778,145		
Not Indicated	5,952	\$21,291,416		
Okaloosa	581	\$1,411,667		
Okeechobee	278	\$349,434		
Orange	3,684	\$5,144,860		
Osceola	680	\$1,149,195		
Palm Beach	3,256	\$10,650,862		
Pasco	612	\$1,687,425		
Pinellas	2,084	\$2,293,689		
Polk	2,097	\$4,491,028		
Putnam	103	\$103,247		
Santa Rosa	458	\$1,274,964		
Sarasota	943	\$849,053		
Seminole	792	\$897,496		
St. Johns	702	\$1,283,610		
St. Lucie	740	\$1,712,003		
Sumter	277	\$2,119,551		
Suwannee	305	\$293,130		
Taylor	65	\$141,161		
Union	721	\$1,704,209		
Volusia	1,106	\$1,964,203		
Wakulla	229	\$231,461		
Walton	502	\$447,484		
Washington	206	\$443,449		
Grand Total	72,152	\$193,829,582		

COVID-19 Injured Worker (IW) Claims

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

Industries Grouped by Business NAICS Code	Compensable Claim Count	Compensable Total Paid	Denials (Full/Partial) Claim Count	Denials (Full/Partial) Total Paid	Total Claim Count	Total Paid	Average Paid per Claim	Average Paid Compensable Claims	% of Claim Count	% of Total Paid
Construction	41	\$115,686	173	\$1,179	214	\$116,865	\$546	\$2,822	0.3%	0.1%
Education and Health Services	10,902	\$62,043,902	12,704	\$542,700	23,606	\$62,586,602	\$2,651	\$5,691	32.7%	32.3%
Financial Activities	49	\$278,993	1,610	\$16,562	1,659	\$295,555	\$178	\$5,694	2.3%	0.2%
Information	1	\$13,511	52	\$0	53	\$13,511	\$255	\$13,511	0.1%	0.0%
Leisure and Hospitality	7	\$121,058	1,438	\$40,850	1,445	\$161,908	\$112	\$17,294	2.0%	0.1%
Manufacturing	27	\$170,664	873	\$5,457	900	\$176,121	\$196	\$6,321	1.2%	0.1%
Natural Resources and Mining	6	\$122,980	92	\$0	98	\$122,980	\$1,255	\$20,497	0.1%	0.1%
Professional and Business Services	2,255	\$11,958,917	2,100	\$141,971	4,355	\$12,100,888	\$2,779	\$5 <i>,</i> 303	6.0%	6.2%
Public Administration*	22,974	\$117,450,151	10,749	\$312,220	33,723	\$117,762,371	\$3,492	\$5,112	46.7%	60.8%
Trade, Transportation, and Utilities	108	\$448,067	5,836	\$36,590	5,944	\$484,657	\$82	\$4,149	8.2%	0.3%
Unclassified/missing data	1	\$7,500	154	\$624	155	\$8,124	\$52	\$7 <i>,</i> 500	0.2%	0.0%
Grand Total	36,371	\$192,731,429	35,781	\$1,098,153	72,152	\$193,829,582	\$2,686	\$5,299		

*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	34,236
15 to 19	512
20 to 29	7,233
30 to 39	9,017
40 to 49	7,728
50 to 59	6,610
60 to 69	2,701
70 plus	368
no date of birth	67
Male	36,860
15 to 19	425
20 to 29	8,114
30 to 39	11,166
40 to 49	8,729
50 to 59	6,452
60 to 69	1,706
70 plus	229
no date of birth	39
Not Indicated	1,056
15 to 19	12
20 to 29	206
30 to 39	329
40 to 49	245
50 to 59	177
60 to 69	65
70 plus	10
no date of birth	12
Grand Total	71,926

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 1,976 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 330 claims:

• Compensable claims – 238 | Denied claims – 92

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

3. Coverage Information

Exemption Applications Received







Policy Filings with 2020 Total Counts

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





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 Bills for HCP (DWC-09)



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	53,913	\$5,855,847	
Physical Therapist	19,250	\$2,183,943	
Osteopathic Physician	10,263	\$1,007,858	
Out of State Health Care Provider	6,817	\$1,071,679	
Psychologist	4,531	\$920,375	
Advanced Practice Registered Nurse	4,397	\$420,074	
Licensed Mental Health Counselor	4,318	\$847,870	
Occupational Therapist	3,103	\$334,771	
Medical Doctor Out-of-State Telehealth Provider	2,554	\$216,851	
Physician Assistant	2,365	\$263,709	
Podiatric Physician	931	\$132,843	
Licensed Clinical Social Worker	881	\$174,851	
Physical Therapist Out-of-State Telehealth	316	\$40,340	
Others Less Than 100 Bills Each	395	\$92,056	
Grand Total	114,034	\$13,563,067	