



Important Information About Workers' Compensation Frequently Asked Questions from Clients Regarding COVID-19

Q1. What can I do to prevent a loss or claim resulting from the Coronavirus?

A1. Refer to the Centers for Disease Control and Prevention (CDC) for current information and recommended precautions.

[Interim Guidance for Businesses and Employers to Plan and Respond to Coronavirus Disease 2019 \(COVID-19\)](#)

Q2. What do I do when a worker wants to report Coronavirus illness as a claim?

A2. Coronavirus workers' compensation claims are currently handled as any illness claim is handled. Claims should be immediately reported, and the claims process will make the compensability determination via AOE/COE protocols. The facts around any proposed claims should be carefully and thoroughly documented, including other workers the claimant was near or in contact with, to assist in the investigation of the claim. Keep in mind, if someone comes to management complaining of illness they should be separated from other employees. Report a claim following the normal process that you currently use with your current carrier.

Q3: Does workers' compensation cover the testing, medical treatment, and/or lost wages (including those caused by quarantine) of an employee who suspects they have been exposed to COVID-19 during the course of their employment?

A3. Workers' compensation does not normally cover ordinary illnesses that the general public is exposed to outside of the employment setting. However, in some instances, there may be facts and circumstances associated with a claim that connect the illness to a workplace event or exposure. We will investigate each COVID-19 on a case-by-case basis. COVID-related claims should be reported to your workers' compensation carrier in the same manner used to report all claims.

The employer should be ready to assist with a timeline as to the employee's assignment. For example if you have an employee whose regular job duties require them to visit people at homes, then the employer would need to identify each client that was visited to create a timeline for exposure with up to 14 days to incubate the virus.

The employer should also ask the employee who they believe exposed them to the virus, and if the person or family was traveling to an affected area and became symptomatic and tested positive.

Q4: Will the workers' compensation system be delayed due to COVID-19?

A4. State Panel Qualified Medical Evaluations can cancel appointments with injured workers with less than six days' notice before the examination.

Q5: Can any disputed injuries be resolved by a State Panel Qualified Medical Evaluator?

A5. The parties can agree to have the injured worker evaluated by utilizing Telemedicine appointments. These evaluations can take months to be scheduled.

Q6: Can workers' compensation cases still be settled?

A6. Although there will be delays in the workers' compensation system on non-COVID-19 claims, they are still able to move settlements forward through the process electronically called EAMS Filing.

Q7: Do I need to post the Families First Coronavirus Response Act (FFCRA) Employee Paid Leave Rights and the FFCRA Employee Paid Leave Requirements in Spanish?

A7: The law states that an employer would be required to post the FFCRA in English/Spanish notices based on the number of employees when FFCRA went into effect, which was 03/12/20. If they have more than 500 employees they are not subject to the act.

*These FAQs are based upon available information as of April 2, 2020, and are subject to change without prior notice. The above FAQs are intended for informational purposes only.