

**Testimony Before the
Management Labor Advisory Committee
COVID 19 Claims**

*Presented by: Hasina Wittenberg, Special Districts Association of Oregon
July 2, 2020*

Members of the committee, my name is Hasina Wittenberg and I appear before you today to present testimony on behalf of the Special Districts Association of Oregon (SDAO) and the Special Districts Insurance Services (SDIS). SDIS was formed in the mid-1980s in response to an extremely adverse public liability insurance market.

Currently, SDAO has approximately 950 members statewide and approximately 60% of those districts obtain workers' compensation coverage from the SDIS insurance pool; nearly 200 rural fire protection districts participate in our workers compensation plan.

Rural fire protection districts are the largest type of special district that belongs to our association (approximately 250 of the 950 special districts). SDIS's pool includes but is not limited to the following types of special districts: rural fire protection districts; park and recreation districts; water districts; sanitary districts and; port districts.

We understand that MLAC is interested in obtaining information from self insureds regarding their claims data related to COVID-19. With that in mind we are more than happy to provide you with the following data points:

Current information as of 06/30/2020

How many claims have been filed? **24**

How many claims have been processed? **24**

How many claims have been accepted? **23**

Do you require positive tests before claims is accepted? **No**

Have you made any payments on denied claims? **Yes**

If so, were any for time loss? **Yes**

Were any for testing? **No; we have not received any medical bills on the one claim we denied but we will pay the testing if a bill is received.**

Do you have any nonwork-comp payments made to workers who filed claims? **N/A**
· If so, what kind of payment?

How many claims have been denied? **1**

Will you provide the details as to why denied (i.e. didn't seek medical attention, was not exposed at work, etc.)

Claimant's physician stated that claimant did not have COVID-19; rather it was more likely he had the flu. Our expert's opinion was that he did not have COVID-19. Additionally, any exposure was more likely to have occurred off the job given claimant lives in transitional housing, uses public transportation and does not have public exposure at work.

How many claims are in process or deferred? **1 claim is deferred and we expect it will be accepted.**

What is the number of cases appealed or disputed? **None; the one denial was just issued on 6/26/20. Claimant has 60 days to appeal.**

Do you pay for quarantine? **We pay interim time loss on any claim submitted in which there is medical authorization of disability. Time loss would continue until the worker was released to regular work or the claim was denied.**

What if the test is negative? **N/A**

Are quarantine only claims accepted or denied? **It depends on our investigation. We are looking at whether or not it is medically probable that the worker was exposed at work, not whether they are positive or negative for COVID-19.**

Thank you for the opportunity to provide this information. We would be happy to provide the committee with additional information if necessary.