



July 6, 2020

To: Management-Labor Advisory Committee

From: Sally Coen, Acting Administrator

Subject: Reasons for denial of COVID-19 claims

After the July 2 meeting, members asked for more specifics about the reasons provided by insurers and service companies for denying claims related to COVID-19. We reviewed all denials reported to the division as of July 1, 2020, and categorized the reasons provided below.

Denial Language	Number of Claims
Condition was not worsened by or arose out of and in the course & scope of your employment	15
Injury/exposure not compensably related to your employment	45
Insufficient medical evidence to support that your condition is compensably related to occupational exposure	2
Injury did not result in any treatment or disability	4
Insufficient evidence that your reported injury is the material or major cause of disability or need for medical treatment	1
Unable to establish the incidents you referenced specifically exposed you to COVID-19 or that you contracted the condition from any of those exposure	1
Tested Negative	39
No testing was undertaken and you were not diagnosed with COVID-19	1
Testing confirmed there was no workplace exposure to COVID-19	19
Not a subject worker	2
TOTAL	129