

## **SAIF's general covid claims approach and philosophy (claims are case-specific/approach is evolving)**

### **Scenarios:**

- Worker is exposed at work to a source patient and stays healthy. These claims will generally be accepted for exposure. SAIF pays timeloss quarantine ordered by a provider, healthcare employer or public health official, and will pay for testing billed to us.
- Worker is exposed at work to a source patient and becomes ill as a result. These claims will generally be accepted for COVID-19. SAIF pays timeloss, treatment and disability.
- Worker has no known work exposure to someone sick. SAIF will ask further questions in investigation, and sometimes seek a medical opinion, to learn the likely cause of any timeloss, testing or treatment.

### **Specifics:**

\*S – our understanding that this approach is required by statute/rule

\*L – our understanding this approach results from applying liberal (worker and crisis friendly) interpretation of statutes/rules

\*V – our understanding that this approach is voluntary

### Processing

- When we become aware of an outbreak associated with employees of a policyholder we insure, we frequently reach out to make sure the policyholder knows covid is a potential work-related condition, to encourage the policyholder to educate employees about claim filing and to find out whether there are claims that need to be filed (V)
- We treat quarantine as eligible for time loss (L)
- We don't require workers to use sick leave or other benefits for quarantine or illness before time loss kicks in (S)
- We help workers obtain the relevant work release for time loss for quarantine or illness. We actively seek to ensure any needed release exists (V)
- To help facilitate work releases for quarantine, we consider standing orders or medical manuals of healthcare employers or public health guidance provided to individual workers as work releases (V or L)
- We pay interim time loss (S)
- We may delay a decision on a claim until time loss of appropriate duration is complete, so that interim time loss can continue (V)
- When appropriate we pay medical benefits in denied claims. We would frequently pay for testing in denied claims (we haven't yet been billed for testing) (V)
- Between required interim time loss and voluntary time loss and medical benefits, we are paying benefits in 70% of denied claims (S and V)
- We pay medical benefits in accepted claims, including testing (S)
- For covid condition claims, SAIF does not wait for workers to produce evidence or proof of where they got the condition. Instead, we investigate to understand source and sometimes seek medical opinions. We make it our job to understand whether exposure was likely at work (V)

- There are no pending disputes or requests for hearing filed in SAIF exposure or covid claims

Merits/Compensability

- We treat covid as a potentially compensable condition (S or L)
- We treat exposure as a potentially compensable claim (L)
- We allow multiple compensable claims for exposure by the same worker (L)
- We treat both exposure and covid as injuries rather than occupational diseases and apply the lower material cause standard applicable to injuries (L)