



July 16, 2020

To: Management-Labor Advisory Committee
From: Sally Coen, Acting Administrator
Subject: Preliminary results of COVID-19 data call

After the July 2, 2020 meeting, members asked us to gather more data about Oregon COVID-19 claims, including data that insurers and self-insured employers are not currently required to report.

To gather this data, we issued a data call on July 8, 2020. The data call was sent to all Oregon workers' compensation insurers and self-insured employers whose reported claims made up at least 1% of the total reported claim volume for the past year. This population included 14 insurers, 11 self-insured employers, and two self-insured employer groups, representing about 82% of total reported claim volume for the referenced period. The data call was copied to the Oregon service companies, if any, for each insurer and self-insured employer.

This summary includes responses for all but three insurers and four self-insured employers as of July 15, 2020. The division will provide the committee a final report when those responses are received, including summaries of reports for each respondent.

The data call focused on claim-level data across three categories: Accepted Nondisabling Claims, Accepted Disabling Claims, and Denied Claims. Below are the questions we asked in each category. Copies of these questions can be found in the appendix.

We also asked respondents to advise on the number of in-progress claims not yet reported to WCD as of July 6, 2020. Self-insured respondents were asked whether they had made other kinds of payments to workers with COVID-19, such as wage continuation payments.

Below is a summary of our findings.

Nondisabling Claims

Respondents provided data on 125 nondisabling claims. 90% of these claims were for potential exposure only, with the remaining 10% being for actual disease or illness.

A majority of claims in this category were for healthcare workers. The breakdown of claims by industry was as follows:

<i>Industry (by NAICS code)</i>	<i># of claims</i>
Healthcare ¹	39
General Medical and Surgical Hospitals	36
Nursing Care Facilities (Skilled Nursing Facilities)	22
Continuing Care Retirement Communities	5
Offices of Physicians (except Mental Health Specialists)	5
Executive and Legislative Offices, Combined	4
Professional Organizations	3
Child Day Care Services	2
Police Protection	2
Specialty (except Psychiatric and Substance Abuse) Hospitals	2
Coffee and Tea Manufacturing	1
Correctional Institutions	1
Janitorial Services	1
Psychiatric and Substance Abuse Hospitals	1
Unknown	1
<i>Total</i>	<i>125</i>

Respondents reported that COVID-19 tests had been paid for, or would be paid for, in a majority of cases:

<i>If the worker had, or may have, a COVID-19 test, will the test be paid for?</i>	<i>#</i>	<i>%</i>
Y	118	94%
N	0	0%
N/A	7	6%

Respondents reported paying for a variety of medical services.

76% reported paying for a medical exam or office visit. Of that population, two reported paying for a telehealth consultation.

56% reported paying for a COVID-19 test, with an additional 14% reporting paying for lab work which may have included a test.

18% reported not having paid for any medical services, though many of these noted that services would be paid for if billed.

¹ Some respondents reported that claimants were in the “healthcare industry” rather than providing an NAICS code.

Disabling Claims

Respondents provided data on 379 disabling claims. Not all insurers had disabling claims. Of the respondents who provided data in this category, five indicated that a positive COVID-19 test was generally required for claims to be accepted, while two did not.

Time loss was paid for a quarantine period in a large majority of claims in this category. Respondents’ decision to pay or not pay time loss almost always corresponded with whether the time loss was medically authorized.

<i>Time loss paid?</i>	<i>Time loss authorized?</i>	#	%
Yes	Yes	377	99%
No	No	1	>1%
No	Yes	1	>1%
Yes	No	1	>1%

Respondents reported that COVID-19 tests had been paid for, or would be paid for, in a majority of cases. The percentage of claims reported as “N/A” was higher for disabling claims than nondisabling claims.

<i>If the worker had, or may have, a COVID-19 test, will the test be paid for?</i>	#	%
Y	289	76%
N	1	>1%
N/A	89	23%

No respondent reported having paid benefits on a disabling claim beyond those required by ORS chapter 656.

Denied Claims

Respondents provided data on 125 denied claims.

No time loss was paid for a quarantine period in a majority of claims in this category. Respondents’ decision to pay or not pay time loss generally corresponded with medical authorization.

<i>Time loss paid?</i>	<i>Time loss authorized?</i>	#	%
Yes	Yes	27	22%
No	No	90	72%
No	Yes	6	5%
Yes	No	2	2%

Respondents reported that COVID-19 tests had been paid for, or would be paid for, in a majority of cases. The percentage of claims for which respondents indicated that a test would not be paid for was higher for denied claims than claims in other categories.

<i>If the worker had, or may have, a COVID-19 test, will the test be paid for?</i>	<i>#</i>	<i>%</i>
Y	81	65%
N	14	11%
N/A	30	24%

General Questions

Respondents reported a total of 93 in-progress claims, of which 56% are disabling, 37% are nondisabling, and 4% have not yet been categorized.

Out of nine self-insured employer responses, six did not report making payments for COVID-related quarantine periods other than those required by ORS chapter 656. One self-insured employer reported ng both short term disability and wage continuation, while two reported paying sick pay, administrative leave, or another form of paid time off.

Appendix

Questions asked per category

	Accepted Non-disabling	Accepted Disabling	Denied
Was the claim for potential exposure only?	X		
Was the claim for actual disease or illness?	X		
What was the NAIC code for the claimant's industry?	X		
What medical services were paid or are expected to be paid?	X		
Did you require a positive COVID-19 test before the claim was accepted?		X	
If the worker had a COVID-19 test, or may have a COVID-19 test, will the test be paid for?	X	X	X
Did you pay time loss for a quarantine period?		X	X
Was the quarantine period authorized by an attending physician or nurse practitioner?		X	X
Please specify any other benefits paid for COVID-19 claims.		X	