



July 30, 2020

To: Management-Labor Advisory Committee

From: Sally Coen, Administrator

Subject: Final results of COVID-19 data call

This memo supplements our preliminary report of July 16, 2020.

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.

26 out of the 27 insurers and self-insured employers included in the data call provided a timely response. One participant did not respond and has been sanctioned. A list of the insurers and self-insured employers included in the data call can be found in the appendix.

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 an aggregate summary of our findings. We have also provided a detailed breakdown of the results for the three entities reporting the largest number of claims: SAIF Corporation, Providence Health & Services Oregon, and Special Districts Insurance Services Trust. Detailed results were not provided for the remaining respondents due to the low volume of their reported claims.

Aggregate Results

Nondisabling Claims

Respondents provided data on 134 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	41
General Medical and Surgical Hospitals	36
Nursing Care Facilities (Skilled Nursing Facilities)	22
Fire Protection	6
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	2
<i>Total</i>	<i>134</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	126	94%
N	0	0%
N/A	8	6%

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

Respondents reported paying for a variety of medical services.

71% reported paying for a medical exam or office visit. Of that population, two reported paying for a telehealth consultation.

63% reported paying for a COVID-19 test, with an additional 14% reporting paying for lab work which may have included a test.

17% reported not having paid for any medical services, though many of these noted that services would be paid for if billed.

Disabling Claims

Respondents provided data on 399 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 four 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	396	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	309	77%
N	1	<1%
N/A	89	22%

One insurer respondent reported having paid wage replacement on a disabling claim prior to medical authorization. Otherwise, no respondents reported paying benefits beyond those authorized by ORS chapter 656.

Denied Claims

Respondents provided data on 134 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>	<i>#</i>	<i>%</i>
Yes	Yes	26	19%
No	No	100	75%
No	Yes	6	4%
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	60%
N	18	13%
N/A	35	26%

General Questions

Respondents reported a total of 107 in-progress claims, of which 50% are disabling, 44% are nondisabling, and 6% have not yet been categorized.

Out of twelve 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 paying both short term disability and wage continuation, while five reported paying sick pay, administrative leave, or another form of paid time off.

Individual Results

The top three respondents by claim volume were SAIF Corporation, Providence Health & Services Oregon, and Special Districts Insurance Services Trust. These three respondents accounted for 94% of claims reported on the data call.

Of the remaining 23 respondents, 12 reported ten or fewer claims and 11 reported zero claims. Individual results have not been provided for these respondents. One self-insured employer did not respond.

Beginning on the next page is a statistical summary of the data reported by the top three respondents, as well as the aggregate data reported by the remaining respondents. Limited analysis of the data is also provided.

	SAIF	Providence	SDIS	All Other Respondents
# Reported claims	515	87	24	41
% of reported claims accepted	88%	43%	96%	44%

# Nondisabling claims	85	34	6	9
% exposure only	89%	100%	100%	44%
% test paid or payable	92%	100%	100%	89%
% test not paid or payable	0%	0%	0%	0%
% test not applicable	8%	0%	0%	11%
% no medical services paid	26%	0%	0%	11%

# Disabling claims	370	3	17	9
% of total accepted claims	81%	8%	71%	22%
% where test was required for acceptance	0%	100%	0%	78%
% quarantine time loss paid	99%	100%	100%	100%
% quarantine time loss authorized	99%	100%	100%	100%
% test paid or payable	76%	100%	100%	100%
% test not paid or payable	0%	0%	0%	0%
% test not applicable	24%	0%	0%	0%

# Denied claims	60	50	1	23
% quarantine time loss paid	42%	0%	100%	9%
% quarantine time loss authorized	38%	0%	100%	9%
% test paid or payable	38%	100%	0%	35%
% test not paid or payable	18%	0%	100%	30%
% test not applicable	43%	0%	0%	35%

SAIF

SAIF reported about 77% of the claims in the data call.

Overall, SAIF accepted COVID-19 claims about twice as often as other respondents, and a significantly higher percentage of its accepted claims were disabling. Only SDIS had comparable results in these categories. SAIF reported about 93% of the disabling claims in the data call.

SAIF reported having paid no medical services for about a quarter of its nondisabling claims. In most cases it reported that services would be paid for if billed. Of the 49 nondisabling claims reported by other respondents, only one reported having no medical services paid.

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SAIF reported not requiring a positive COVID-19 test before accepting a disabling claim 100% of the time, as did five of the other twelve respondents. SAIF also reported that the question of whether it had or would pay for a test was “not applicable” for a relatively large percentage of its disabling claims.

On denied claims, SAIF reported paying time loss for a quarantine period much more often than other respondents (except for SDIS, which reported only one denied claim). Consistent with this, SAIF reported that an attending physician had authorized time loss for a quarantine period much more often than other carriers, though in two cases SAIF reported paying time loss for a quarantine period that was not medically authorized.

Providence Health & Services Oregon

Providence reported about 13% of the total claims in the data call.

Providence accepted COVID-19 claims about half as often as SAIF and less than half as often as SDIS. However, Providence’s acceptance rate was about average compared to respondents other than SAIF and SDIS.

A relatively small percentage of Providence’s accepted claims were disabling.

Providence reported that a COVID-19 test had been or would be paid for in 100% of its reported claims, higher than any respondent other than SDIS. Providence listed a COVID-19 test as a paid medical expense on 100% of its nondisabling claims. 100% of these claims were for exposure only.

On denied claims, Providence reported that time loss for a quarantine period was authorized 0% of the time and paid 0% of the time. All other respondents reported higher rates in these two categories.

Special Districts Insurance Services Trust

SDIS reported about 4% of the total claims in the data call.

83% of reported claims for SDIS were made by fire protection workers, with an additional 17% attributable to public transit workers. A majority of reported claims for other respondents were for healthcare workers.

SDIS accepted claims more often than any other respondent, and a higher percentage of its accepted claims were disabling than any other respondent except for SAIF.

SDIS reported that a COVID-19 test had been or would be paid for in 100% of its reported disabling and nondisabling claims. On its nondisabling claims, a test was listed as a paid medical expense 100% of the time. All of SDIS’s nondisabling claims were for exposure only.

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	

Respondents

Respondent	Type
Ace American Insurance Company	Insurer
American Zurich Insurance Company	Insurer
Charter Oak Fire Insurance Company	Insurer
Hartford Fire Insurance Company	Insurer
Indemnity Insurance Company Of North America	Insurer
Liberty Insurance Corporation	Insurer
LM Insurance Corporation	Insurer
New Hampshire Insurance Company	Insurer
Old Republic Insurance Company	Insurer
Safety National Casualty Corporation	Insurer
SAIF Corporation	Insurer
XL Insurance America, Inc.	Insurer
XL Specialty Insurance Company	Insurer
Zurich American Insurance Company	Insurer
Asante	Self-Insured Employer
Barrett Business Services, Inc.	Self-Insured Employer
Costco Wholesale Corporation	Self-Insured Employer
FedEx Ground Package System, Inc.	Self-Insured Employer
Fred Meyer Stores Inc.	Self-Insured Employer

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Kaiser Foundation Health Plan of the Northwest	Self-Insured Employer
Legacy Health	Self-Insured Employer
Providence Health and Services Oregon	Self-Insured Employer
Safeway Inc.	Self-Insured Employer
Tri-County Metropolitan Transportation District	Self-Insured Employer
Wal-Mart Associates Inc.	Self-Insured Employer
CIS Trust	Self-Insured Employer Group
Special Districts Insurance Services Trust	Self-Insured Employer Group