



January 8, 2021

To: Management-Labor Advisory Committee

From: Sally Coen, Administrator, Workers' Compensation Division

Subject: Final results of COVID-19 data call – accepted nondisabling claims

Since June 2020, WCD has been providing monthly reports on Oregon COVID-19 claims based on the data insurers and self-insured employers report to WCD. In July 2020, WCD conducted a data call to collect additional claims data that is not required to be reported, including data on in-progress and accepted nondisabling claims.

On November 17, 2020, WCD conducted a second data call for accepted nondisabling claims at your request. 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, or who have reported at least five COVID-19 claims. This population included every insurer and self-insured employer who participated in the July data call, as well as an additional three insurers and one self-insured employer. The data call was also copied to the Oregon service companies, if any, for each participant.

All but one of the participants responded timely. A list of the insurers and self-insured employers included in the data call can be found in the appendix.

The data call requested the total number of accepted non-disabling claims as of November 1, 2020 as well as certain characteristics of these claims. This includes all accepted non-disabling claims reported in the July data call. Copies of the questions asked can be found in the appendix.

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 Old Republic Insurance Company. Detailed results were not provided for the remaining respondents due to the low volume of their reported claims.



Aggregate Results – Accepted Nondisabling Claims as of Nov. 1, 2020

Respondents provided data on 346 accepted nondisabling claims. This represents a 153% increase in accepted nondisabling claims from the July data call, not counting claims reported by respondents who were not included in that call. Accepted disabling claims increased by 127% over the same period.

Below is a breakdown of the responses we received for each of those claims as well as limited analysis of the responses.

Distribution of Claims by Industry

Respondents reported an NAICS code for 94% of accepted nondisabling claims. Thirteen sectors were represented in the results. A majority of reported accepted nondisabling claims were for workers in the Health Care/Social Assistance sector and the Public Administration sector, which includes police and fire department personnel.

<i>Sector</i>	<i>Jul. #</i>	<i>Dec #</i>	<i>Industry Group</i>	<i>Jul. #</i>	<i>Dec. #</i>
Construction	0	9	Land Subdivision	-	1
			Highway, Street, and Bridge Construction	-	1
			Foundation, Structure, and Building Exterior Contractors	-	3
			Building Equipment Contractors	-	3
			Building Finishing Contractors	-	1
Manufacturing	1	22	Fruit and Vegetable Preserving and Specialty Food Manufacturing	1	2
			Other Food Manufacturing	-	1
			Beverage Manufacturing	-	1
			Cut and Sew Apparel Manufacturing	-	1
			Veneer, Plywood, and Engineered Wood Product Manufacturing	-	16
			Cutlery and Handtool Manufacturing	-	1
Retail Trade	0	22	Automobile Dealers	-	2

January 8, 2021

Page 3

			Other Miscellaneous Store Retailers	-	20
Transportation and Warehousing	0	22	General Freight Trucking	-	21
			Other Transit and Ground Passenger Transportation	-	1
Finance and Insurance	0	2	Depository Credit Intermediation	-	1
			Insurance Carriers	-	1
Real Estate and Rental and Leasing	0	5	Lessors of Real Estate	-	1
			Offices of Real Estate Agents and Brokers	-	1
			Activities Related to Real Estate	-	3
Administration/ Waste Management Services	1	17	Employment Services	-	2
			Services to Buildings and Dwellings (Janitorial Services)	1	15
Educational Services	0	3	Elementary and Secondary Schools	-	3
Health Care/ Social Assistance	114	167	Offices of Physicians	5	24
			Outpatient Care Centers	-	1
			General Medical and Surgical Hospitals	77	89
			Psychiatric and Substance Abuse Hospitals	1	1
			Specialty (except Psychiatric and Substance Abuse) Hospitals	2	3
			Nursing Care Facilities (Skilled Nursing Facilities)	22	34
			Continuing Care Retirement Communities and Assisted Living Facilities for the Elderly	5	10
			Other Residential Care Facilities	-	3
Child Day Care Services	2	2			
Arts, Entertainment, and Recreation	0	1	Other Amusement and Recreation Industries	-	1
Accommodation and Food Services	0	3	Special Food Services	-	1
			Restaurants and Other Eating Places	-	2

Other Services (except Public Administration)	3	5	Death Care Services	-	1
			Civic and Social Organizations	-	1
			Business, Professional, Labor, Political, and Similar Organizations	3	3
Public Administration	13	38	Executive, Legislative, and Other General Government Support	4	16
			Justice, Public Order, and Safety Activities	9	18
			Administration of Human Resource Programs	-	1
			National Security and International Affairs	-	3
Unknown	2	31	-	2	31
Total				134	346

While the Health Care/Social Assistance sector reported the largest number of claims in both the July and November data calls, the proportionate share of accepted nondisabling claims for healthcare worker claims decreased from 85% to 50% between the two data calls. This was largely due to increased claims share in the Manufacturing, Retail Trade, Transportation and Warehousing, and Administration/Waste Management sectors. Claims for workers in the Public Administration sector made up approximately 10% of the claims in both data calls.

The distribution of accepted nondisabling claims by NAICS code differs from the distribution of accepted disabling claims in some areas. The table below illustrates the differences.

Sector	% of all accepted claims	
	Nondisabling claims (as of 11/1/2020)	Disabling claims (as of 11/2/2020)
Health Care/Social Assistance	50%	78%
Public Administration	10%	10%
Manufacturing	7%	1%
Retail Trade	7%	<1%
Transportation and Warehousing	7%	1%
Administration/Waste Management	5%	2%
Agriculture	0%	5%
All Other Sectors	14%	2%



Distribution of Claims by Exposure vs. Disease

73% of accepted nondisabling claims were for potential exposure only, while 27% were for actual disease or illness. In the July data call, 90% of accepted nondisabling claims reported were for potential exposure only.

Test Payment Rate

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

<i>If the worker had, or may have, a COVID-19 test, will the test be paid for?</i>	#	%
Y	335	97%
N	0	0%
N/A	11	3%

This represents a slight increase in the payment rate from the July data call, in which 94% of tests were paid for.

Medical Services Paid For

Respondents reported paying for a variety of medical services.

Respondents reported paying for a medical exam, office visit, or emergency room visit in 41% of claims, compared to 71% in the July data call.

A COVID-19 test was paid for in 23% of claims, compared to 63% in the July data call. Lab work which may have included a test was paid for in 18% of claims, compared to 14% in the July data call.

No payments were made in 46% of claims. In the July data call, no payments were made in 17% of claims.

The differences in the medical services paid between the July and November data calls were largely caused by a high volume of claims without medical payment reported by SAIF Corporation. Respondents other than SAIF reported paying for a medical exam in 66% of claims and a COVID-19 test in 89% of claims. For further discussion of SAIF's results, please see the individual results section.



Individual Results

The top three respondents by claim volume were SAIF Corporation, Providence Health & Services Oregon, and Old Republic Insurance Company. These three respondents accounted for 89% of accepted nondisabling claims reported on the data call.

Of the remaining 28 respondents, 9 reported ten or fewer claims, 18 reported zero claims, and one did not respond. Individual results have not been provided for these respondents.

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. Unless otherwise noted, a respondent's results for this data call resemble their results for the July data call.

	SAIF	Providence	Old Republic Insurance Company	All Other Respondents
# accepted nondisabling claims	250	39	12	45
% of reported nondisabling claims accepted ¹	87%	32%	100%	56%
% exposure only	85%	28%	17%	53%
% test paid or payable	100%	100%	100%	76%
% test not paid or payable	0%	0%	0%	0%
% test not applicable	0%	0%	0%	24%
% no medical services paid	59%	0%	0%	22%

SAIF

SAIF reported about 72% of the accepted nondisabling claims in the data call. In the July data call, SAIF reported 52% of the accepted nondisabling claims.

SAIF accepted about 87% of the nondisabling claims reported to it, a higher rate than Providence and the aggregate of other respondents and a lower rate than Old Republic Insurance Company.

For 59% of its reported claims, SAIF reported that no medical expenses had been paid because no bills had been received. For 100% of these claims, SAIF indicated that a COVID-19 test would be paid for if a bill was received. In the July data call, SAIF reported no medical expenses in 25% of its reported claims.

¹ Based on reported claims as of Nov. 2, 2020

Providence Health & Services Oregon

Providence reported about 11% of the accepted nondisabling claims in the data call. In the July data call, Providence reported 25% of the accepted nondisabling claims.

Providence accepted about 32% of the nondisabling claims reported to it, a lower rate than SAIF, Old Republic Insurance Company, or the aggregate of other respondents. However, two individual respondents in the aggregated category accepted claims at a lower rate than Providence.

Providence reported that in 92% of its accepted nondisabling claims, the respondent tested negative for COVID-19².

Providence reported that 28% of its accepted nondisabling claims were for exposure only, a higher rate than Old Republic but a lower rate than SAIF or the aggregate of the other respondents. In the July data call, Providence reported that 100% of its accepted nondisabling claims were for exposure only.

Old Republic Insurance Company

Old Republic Insurance Company reported about 3% of the total claims in the data call. Old Republic did not report any claims in the July data call.

Old Republic accepted 100% of the nondisabling claims reported to it, a higher rate than any other respondent. 17% of these claims were for exposure only, a lower rate than any other respondent.

² Respondents were not required to report test results, and most did not.

Appendix

Questions

1.	Was the claim for potential exposure only?
2.	Was the claim for actual disease or illness?
3.	What was the NAIC code for the claimant's industry?
4.	What medical services were paid or are expected to be paid?
5.	If the worker had a COVID-19 test, or may have a COVID-19 test, will the test be paid for?

Respondents

Respondents which were not included in the July call are indicated by an asterisk next to their names.

Respondent	Type
Ace American Insurance Company	Insurer
American Zurich Insurance Company	Insurer
Charter Oak Fire Insurance Company	Insurer
Church Mutual Insurance Company*	Insurer
Federal Insurance Company*	Insurer
GuideOne Mutual 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
Adventist Health Systems/West*	Self-Insured Employer
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
Kaiser Foundation Health Plan of the Northwest	Self-Insured Employer
Legacy Health	Self-Insured Employer
Providence Health and Services Oregon	Self-Insured Employer

January 8, 2021

Page 9

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