

## **Workers' Compensation COVID-19 Claims Recap**

Most often, when a center employee contracts COVID-19, workers' compensation does not come into play. With community spread of the virus, COVID-19 can be contracted almost anywhere. Very often, someone that contracts COVID-19 is not certain when or where they did so. That said, it is possible for there to be a compensable workers' compensation claim for an employee that contracts COVID-19 in the course and scope of their job. However, there must be a direct causal link between an employee being exposed on the job and contracting COVID-19 as a result of that exposure. If there is any doubt as to whether a claim is compensable, the center should file a claim. The adjusters will appropriately investigate and analyze the facts to determine compensability for each claim.

Overall, the Fund's COVID-19 workers' compensation claims experience has been relatively low since the pandemic began. While the Fund has received reports of many incidents related to COVID-19, only a small number are determined to be compensable.

Since March 2020 through December 2021, roughly half of all workers' compensation incidents reported have been related to COVID-19. The Fund has received 450 COVID-19 workers' compensation reported incidents. Of those 450 incidents, only 84 (approximately 19%) have been determined to be compensable. The Fund has paid approximately \$167,000 on the 84 compensable claims. The open reserves on those claims are approximately \$83,000. Thus, the total incurred is approximately \$250,000 for all COVID-19 compensable workers' compensation claims. The average claim size for compensable COVID-19 claims is approximately \$3,000.00. The largest claim, still open, is approximately \$55,000.

The Fund has a large number of relevant risk control resources and important public and regulatory links to help members stay informed. You can access these resources on the Fund website using this link: <https://www.tcrmf.org/resources-tcrmf-actual-content/covid-19-resource-page/>.