



# Minnesota's workers' compensation COVID-19 claims update

Claims reported through Dec. 25, 2021

# Workers' compensation COVID-19 presumption

## CHAPTER 72--H.F.No. 4537

*An act relating to workers' compensation; providing a presumption for COVID-19 workers' compensation claims for certain employees; requiring a report; authorizing extension of the implementation date of the CAMPUS system; amending Minnesota Statutes 2018, section 176.011, subdivision 15.*

The presumption covers:

- a licensed peace officer, firefighter, paramedic or emergency medical technician;
- certain workers employed at a corrections, detention or secure treatment facility;
- a health care provider, nurse or assistive employee employed in a health care, home care or long-term care setting, with direct COVID-19 patient care or ancillary work in COVID-19 patient units; and
- a person required to provide child care to children of first responders and health care workers under Executive Orders 20-02 and 20-19.

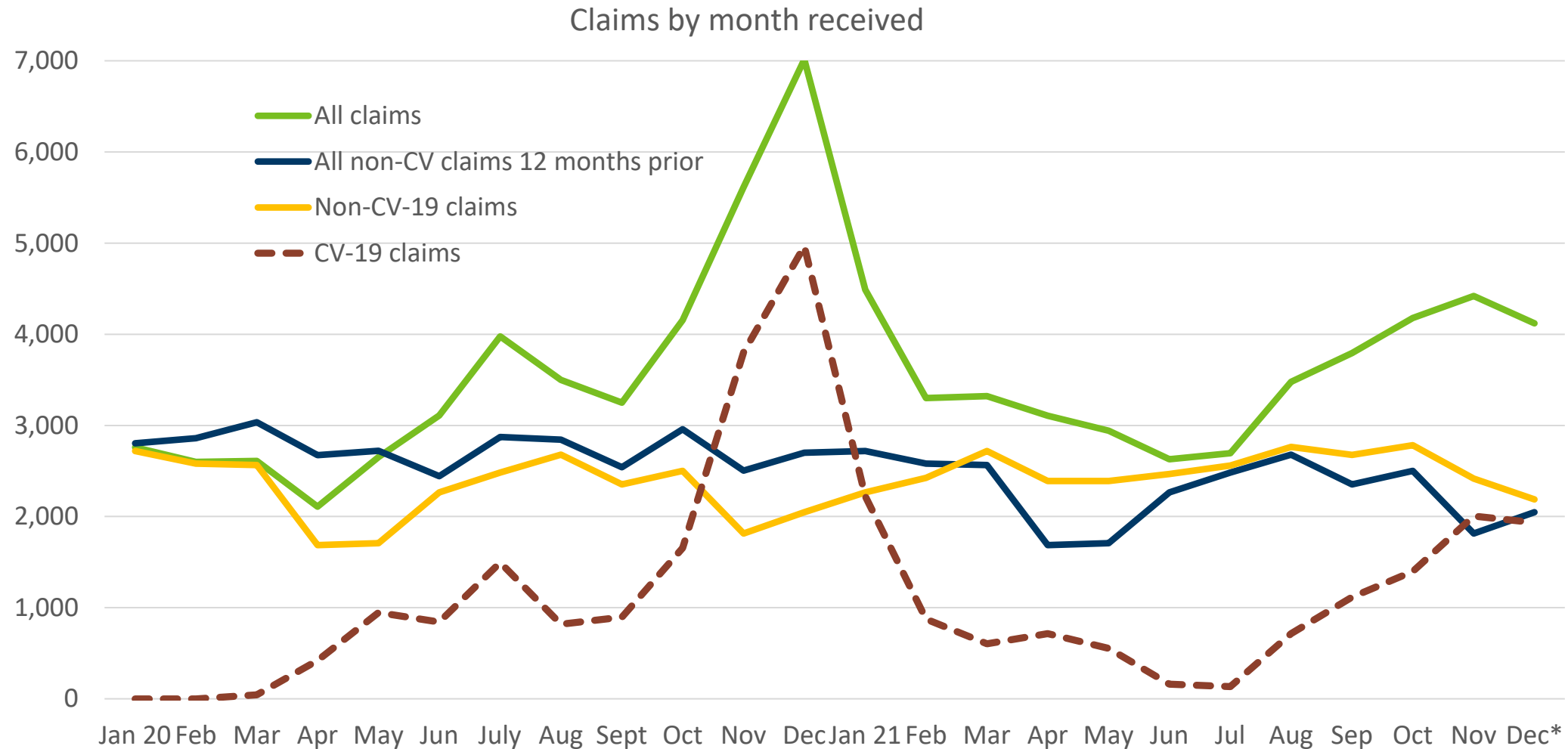
It is effective for workers contracting COVID-19 on or after April 8, 2020, through **Dec. 31, 2021.**

Approximately 183,000 workers are eligible for presumption coverage (estimated in March 2020).

# About these claim counts

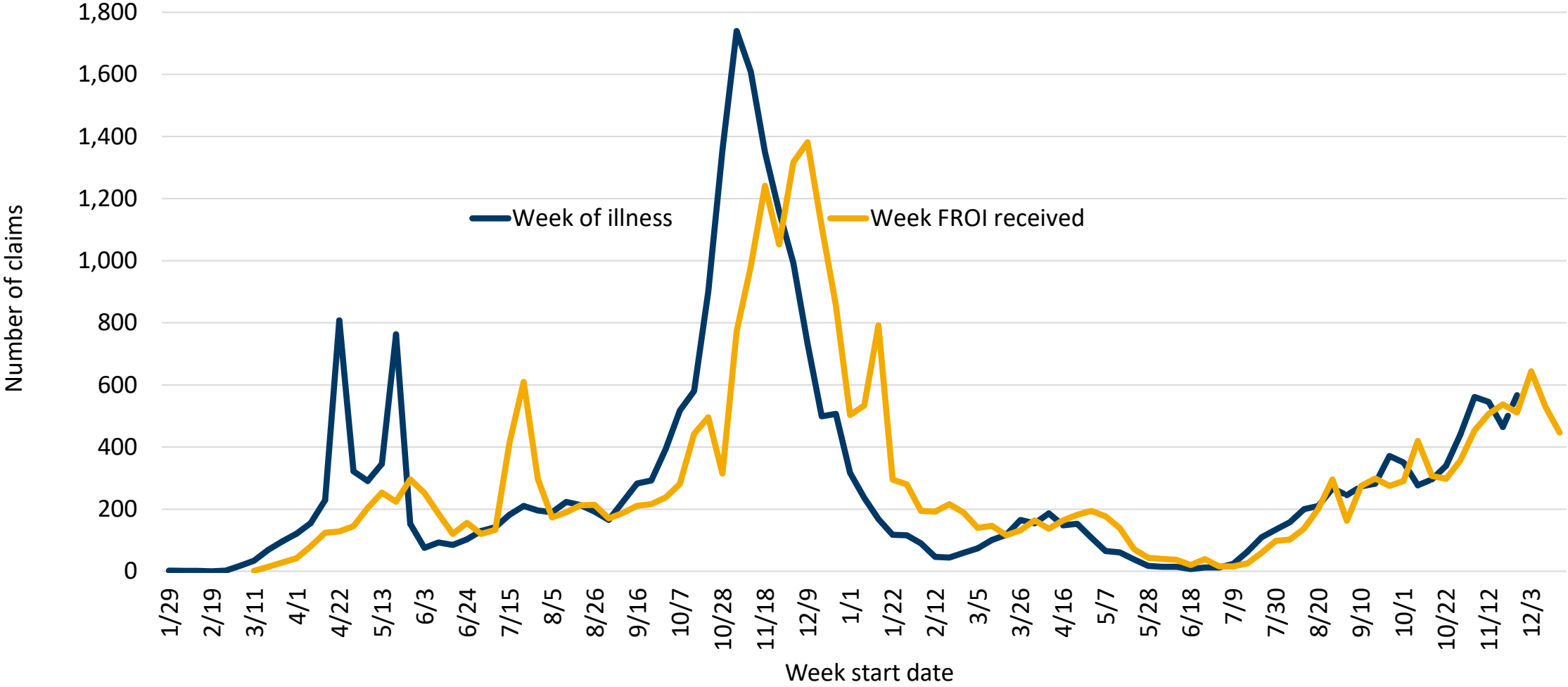
- The claims counts show the total number of claims with COVID-19 or coronavirus exposure given as a nature or cause of injury.
- All claims submitted are included in the count of reported claims, ignoring lost-time status and acceptance or denial of benefits.
- Injury reports are received at three to four weeks, on average, after the date of illness.
  - The illness date is either reported by the worker or employer. It does not always correspond with the date of onset of symptoms.
  - Primary liability decisions generally arrive a week or two after the claim is reported.
  - The Department of Labor and Industry (DLI) continues to receive claims with illness dates six months earlier.

# 28,319 COVID-19 claims reported through Dec. 25, 2021; 6,452 claims since Sept. 1, 2021



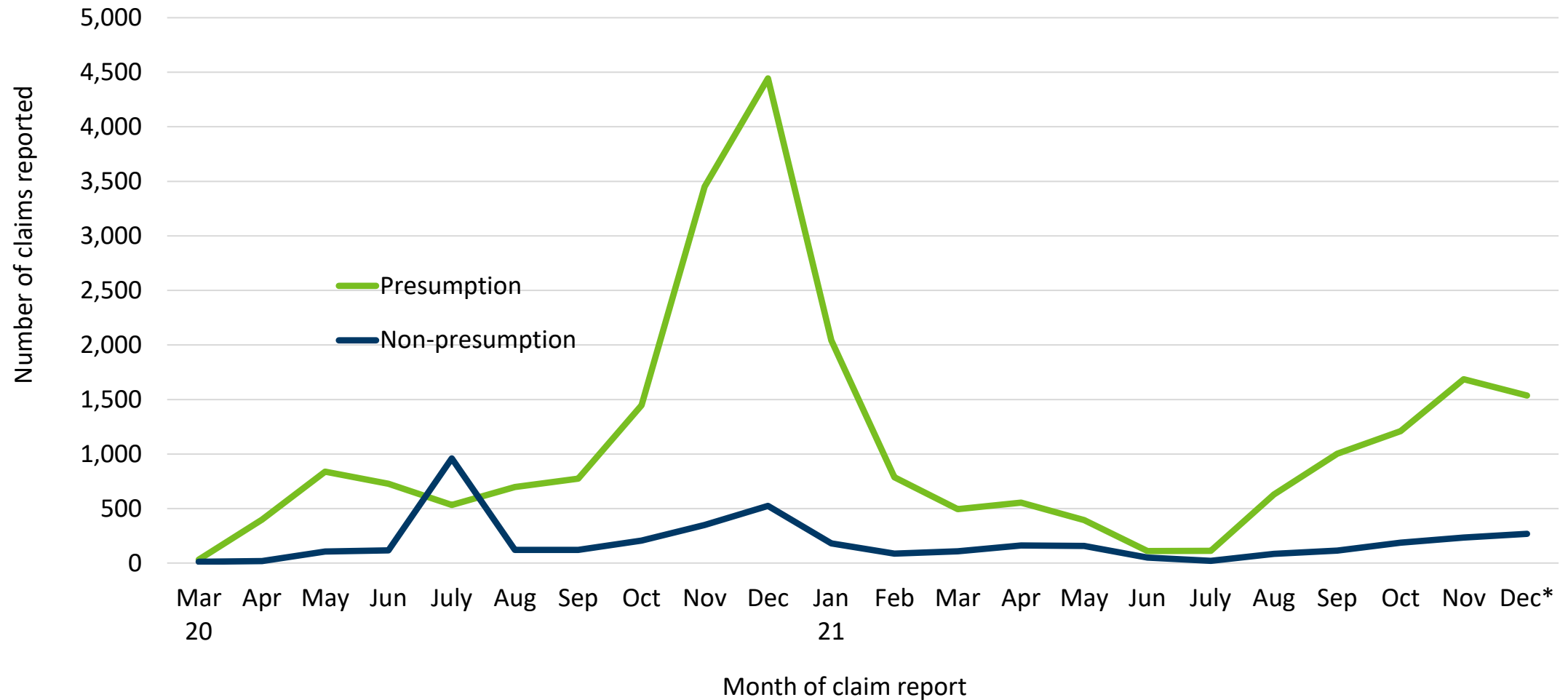
# At least 450 claims a week in November, December 2021

Number of CV-19 claims by reported week and week of illness onset



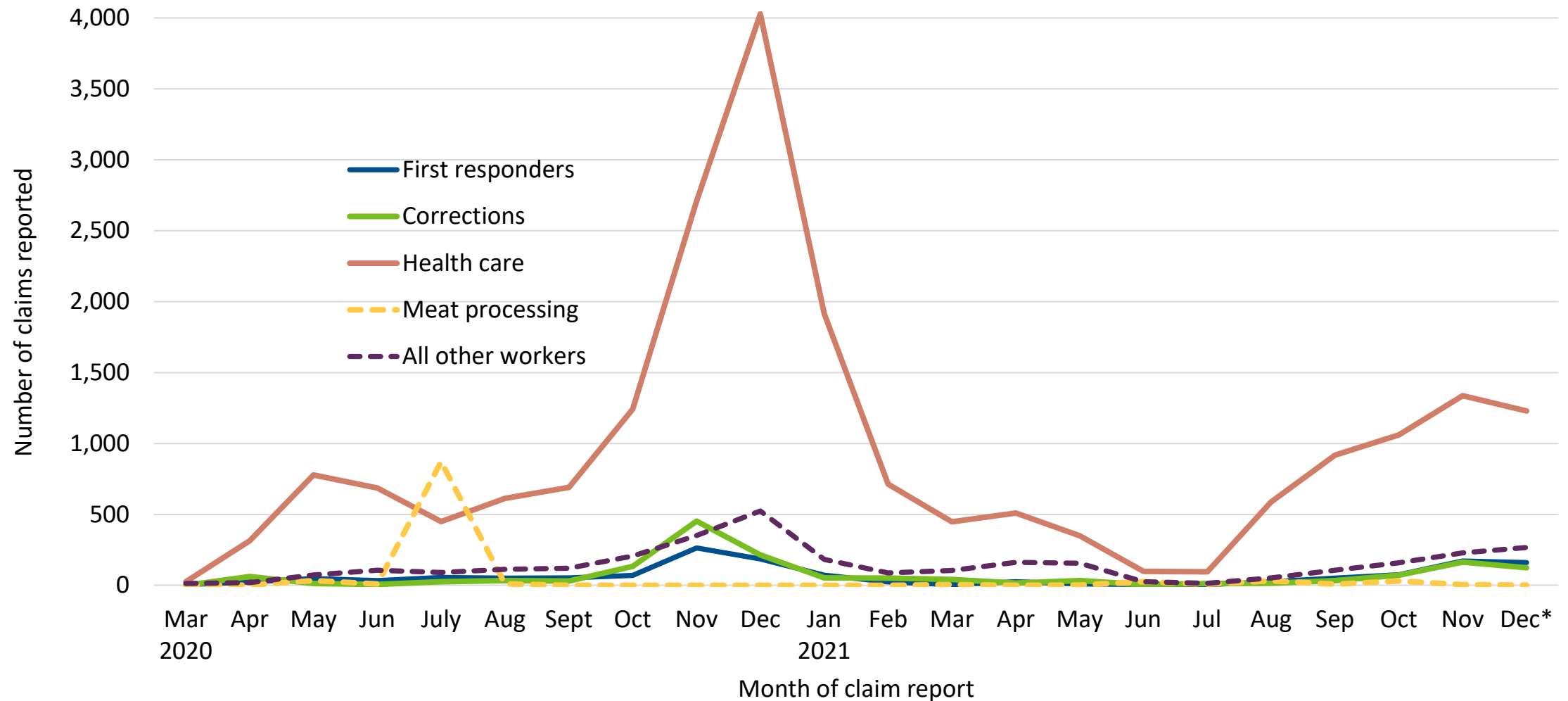
# Delta surge affecting presumption group claims

COVID-19 claims by presumption status and month reported



# Delta surge affecting all worker groups

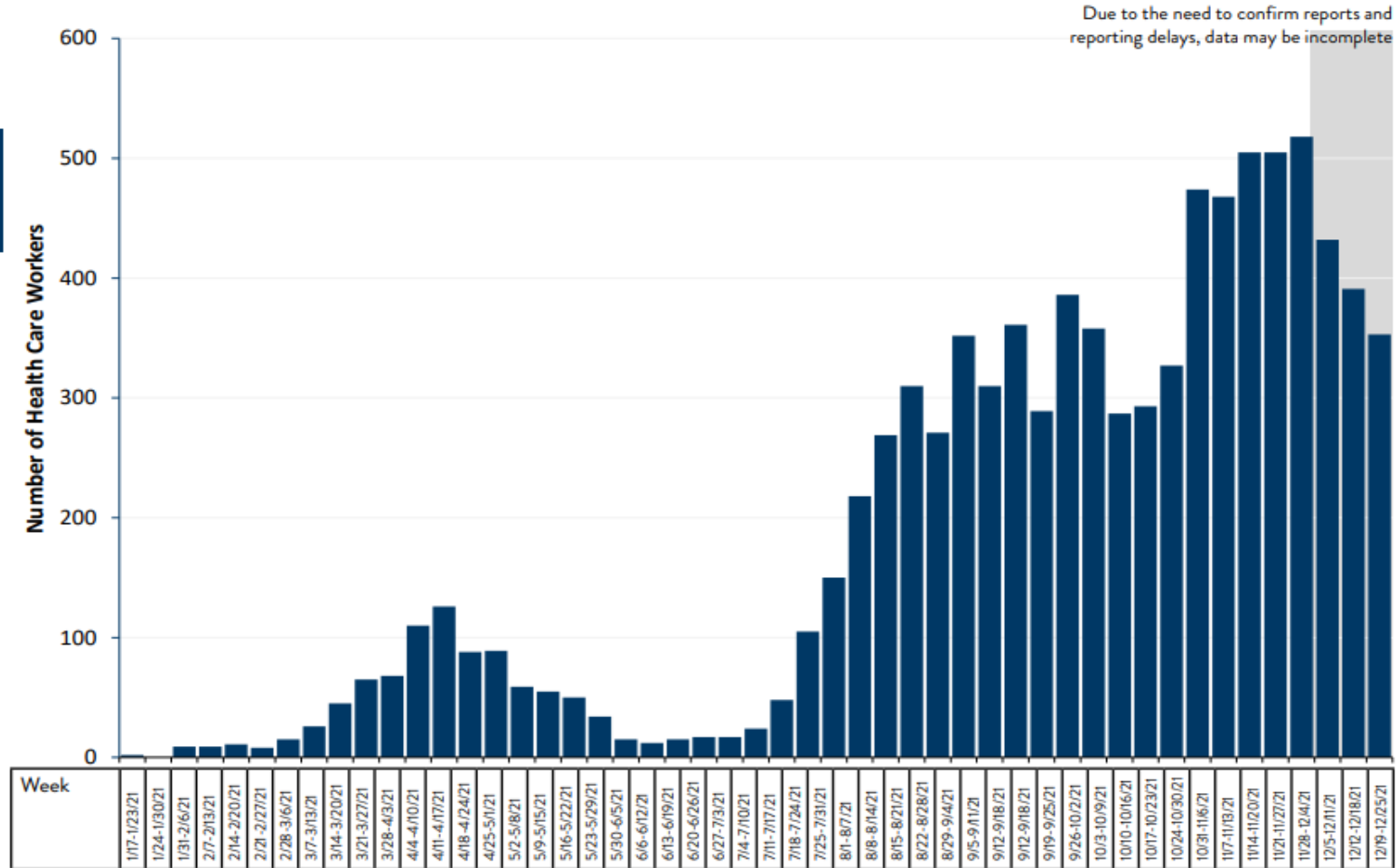
COVID-19 claims by month received and industry-presumption group



# VBT Cases among Health Care Workers

These data are for all vaccine breakthrough cases who reported their occupation as health care staff in acute care or congregate care facilities. Vaccine breakthrough cases are defined as Minnesota residents with a positive test result (both confirmed and probable) with onset date (or specimen collection date if asymptomatic) 14 or more days post full vaccine series and no positive COVID-19 result in the 90 days prior to their COVID infection.

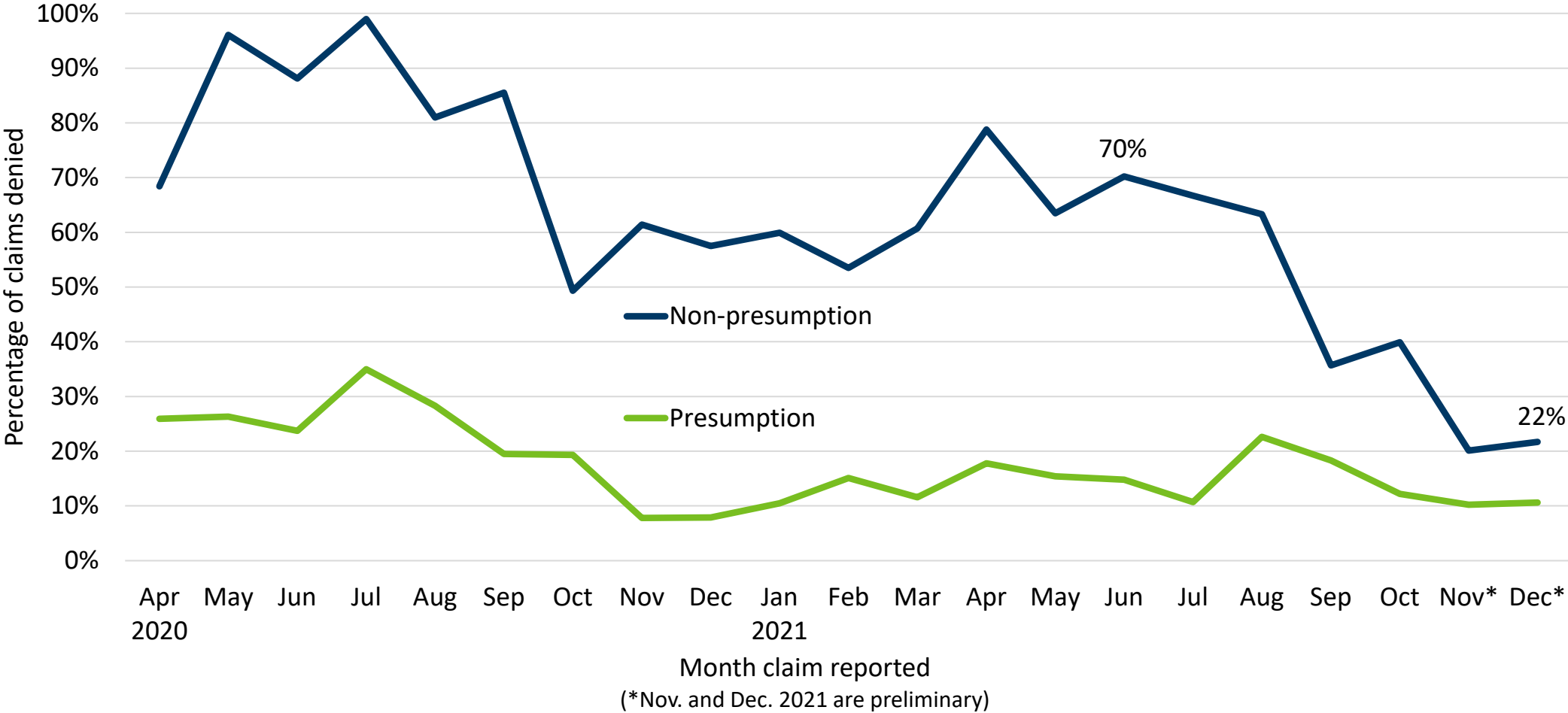
**8,949**  
VBT Cases among Health Care Workers  
(cumulative)





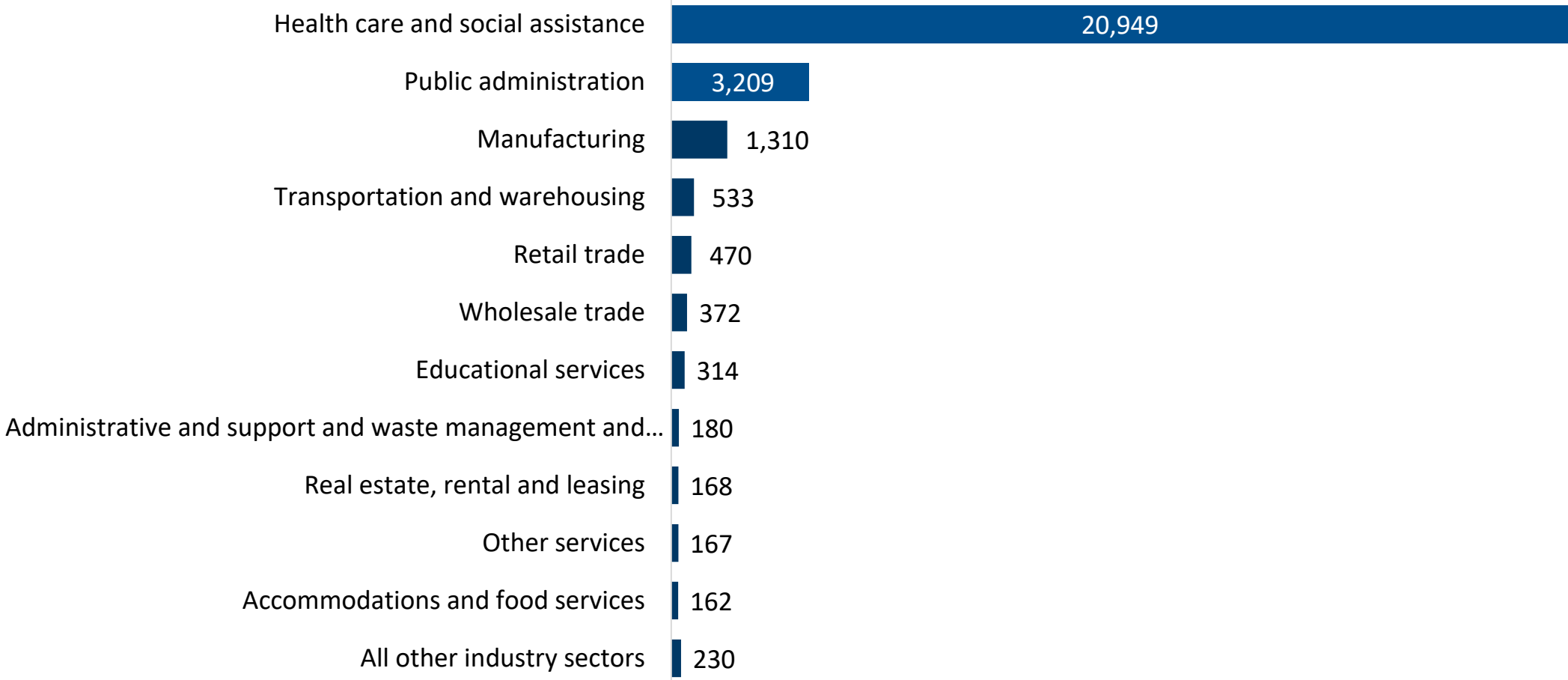
# Non-presumption worker denial rates dropped since June 2021

Denial rate by month reported and presumption status



# COVID-19 claims are concentrated in industries covered by the presumption of work-relatedness

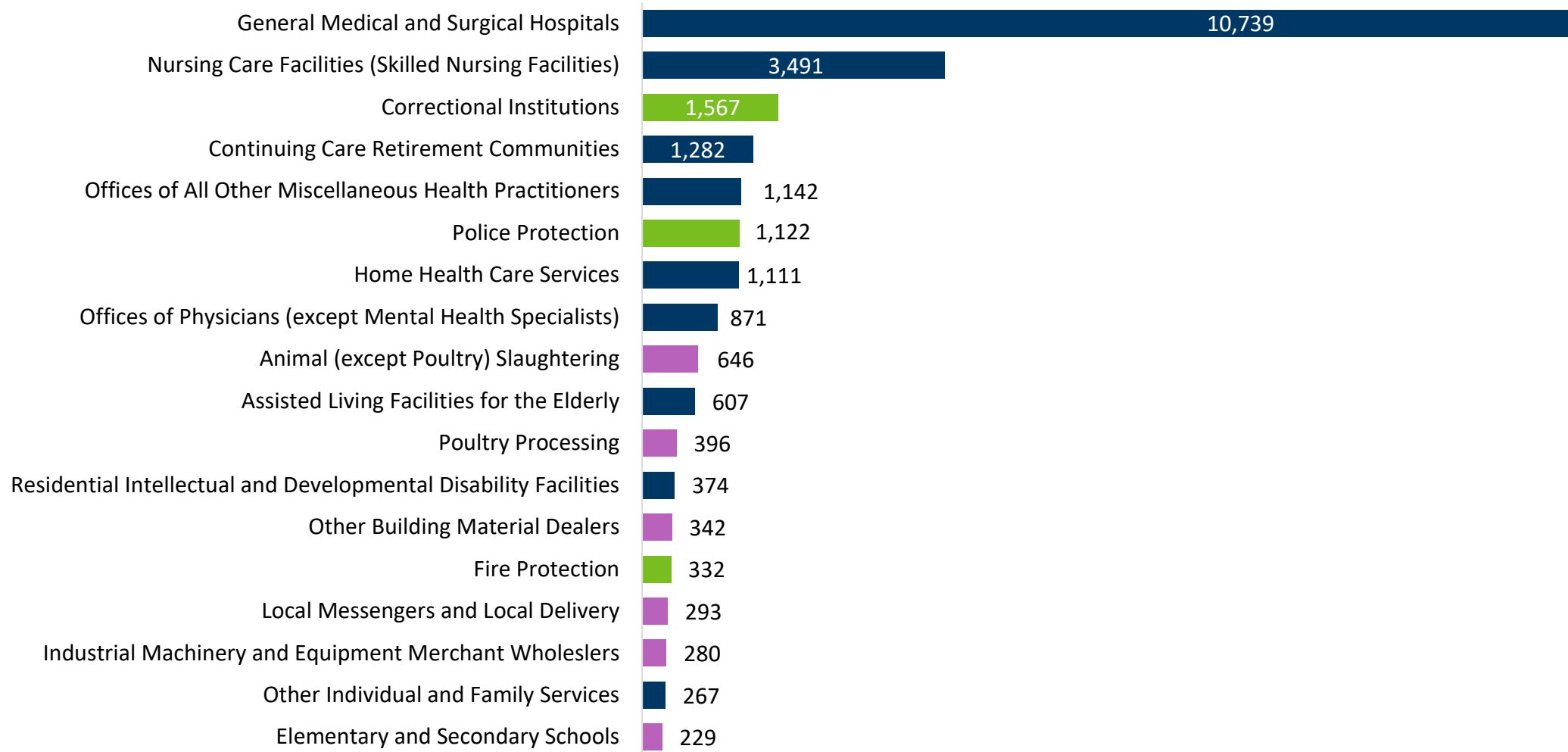
Number of COVID-19 claims by industry sector\* as of Dec. 25, 2021



\*North American Industry Classification System

# Half of all claims were from hospitals and nursing homes

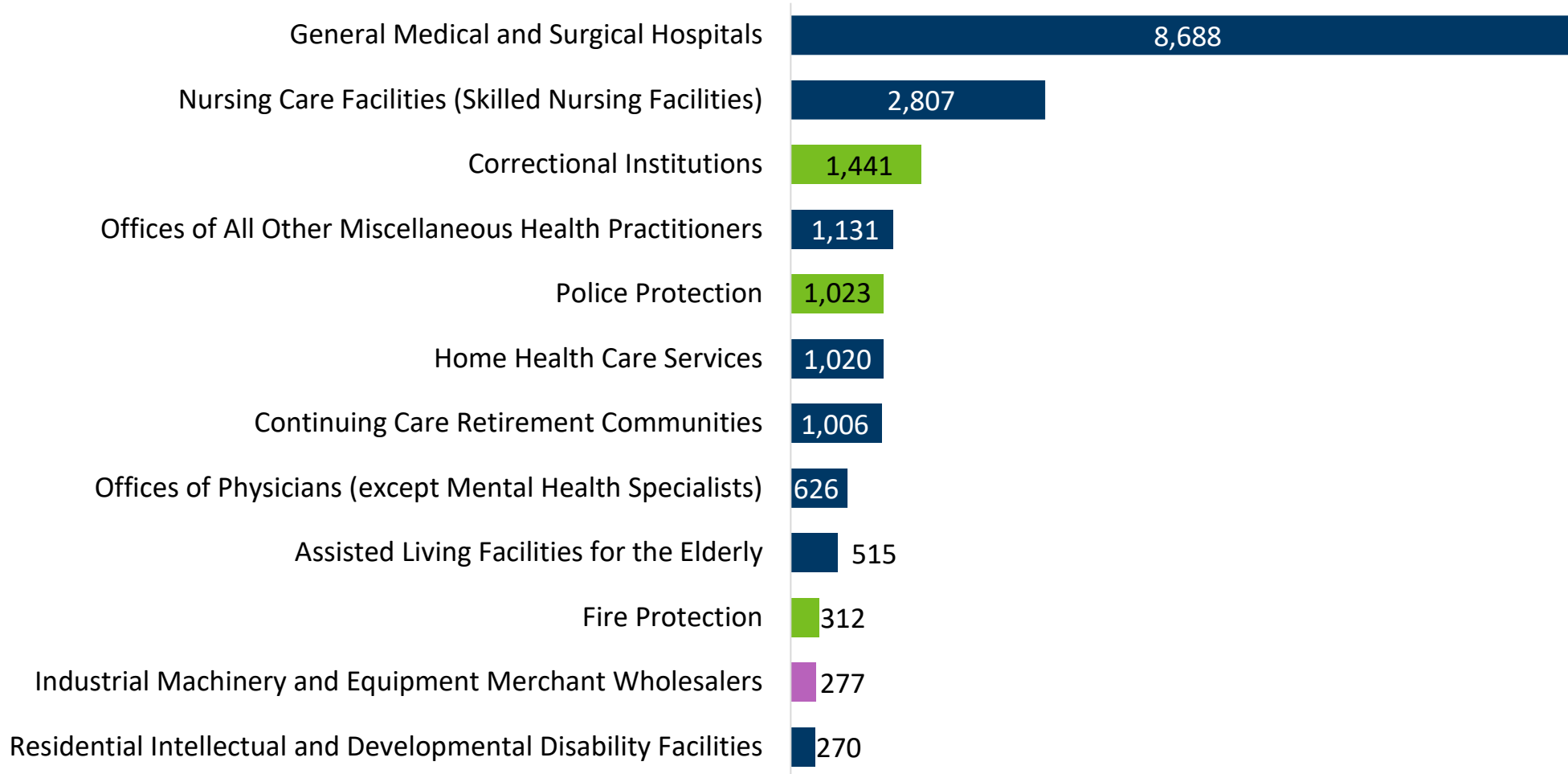
Detailed industries\* with 200 or more COVID-19 claims filed as of Dec. 25, 2021



\*North American Industry Classification System

# Hospitals and nursing homes have 62% of the paid COVID-19 claims

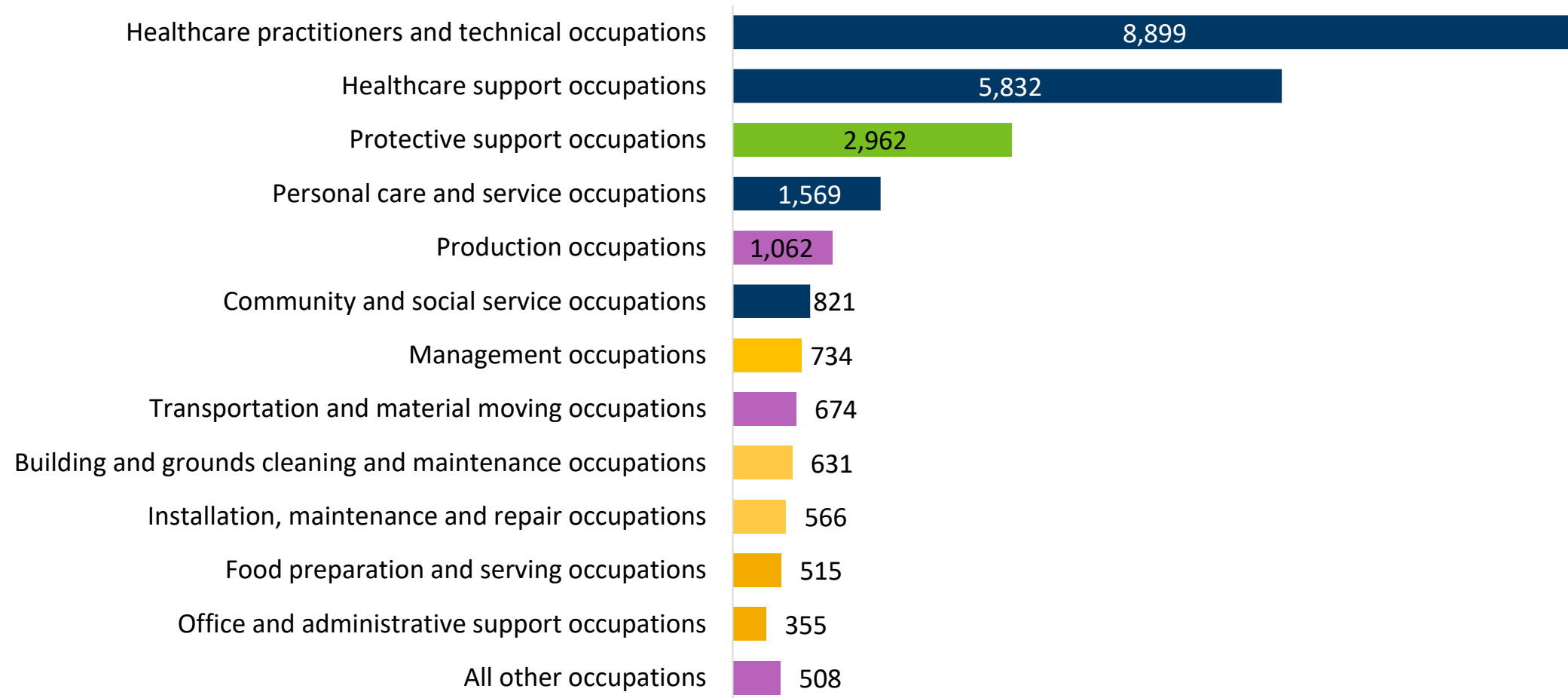
Detailed industries\* with 250 or more COVID-19 accepted or paid indemnity claims as of Dec. 25, 2021



\*North American Industry Classification System

# Many types of health care industry workers are filing claims (gold bars also include many health care industry workers)

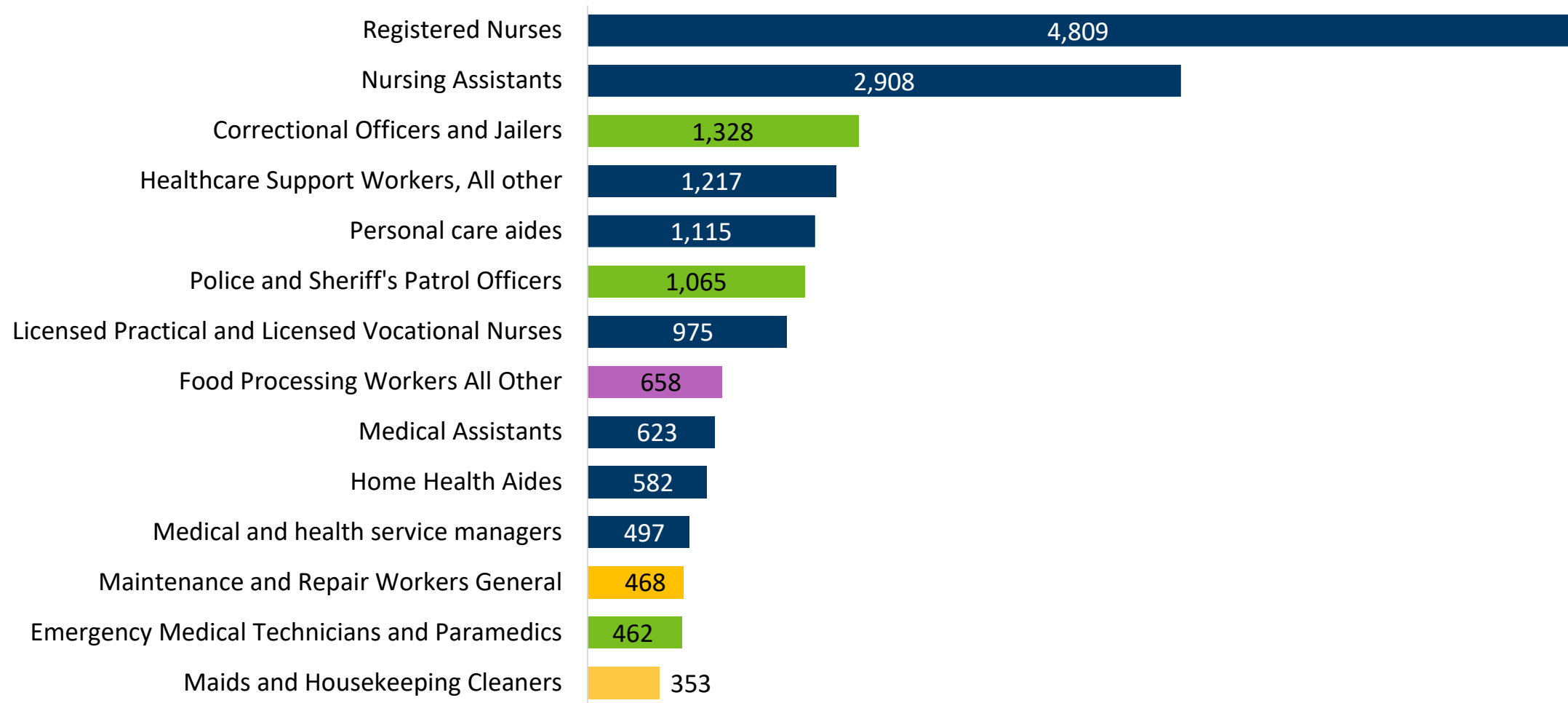
Number of COVID-19 claims by occupation group\* as of Dec. 25, 2021



\*Standard Occupation Classification. Occupation data unavailable for 3,134 claims.

# Registered nurses and nursing aides reported the most claims

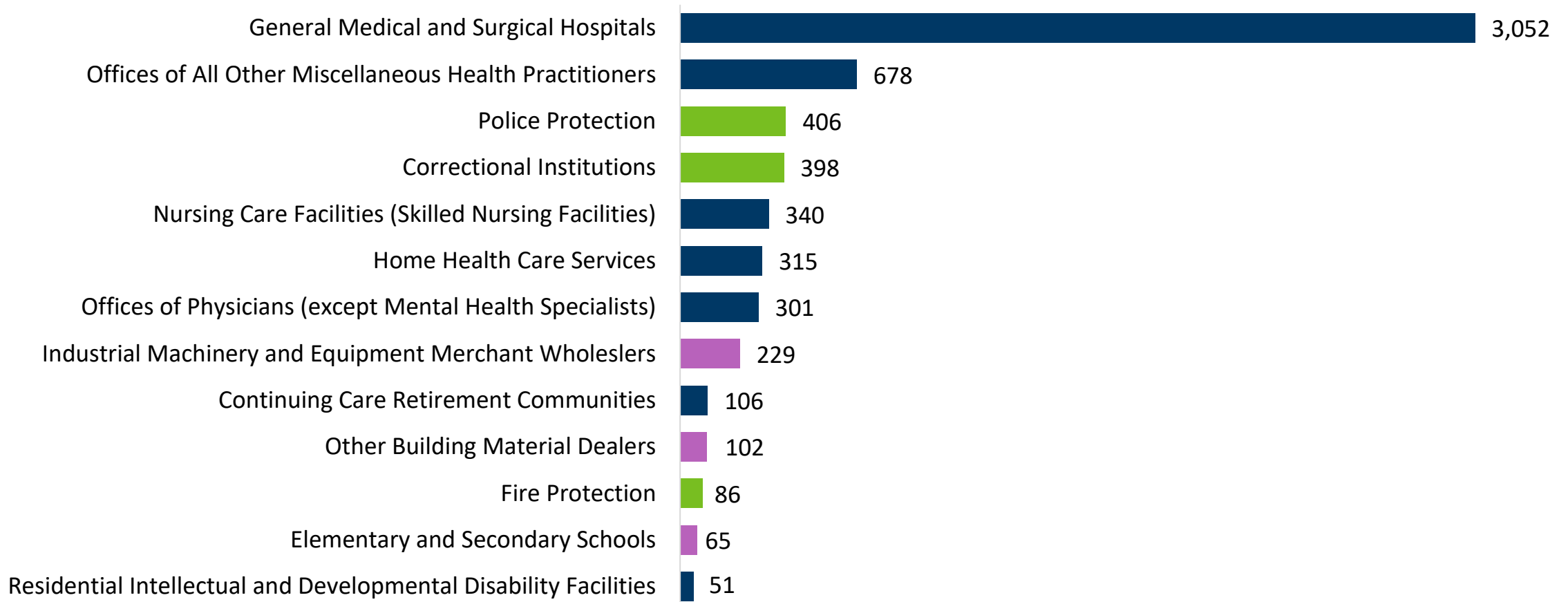
Specific occupations\* with 300 or more claims as of Dec. 25, 2021



\*Standard Occupation Classification. Occupation data unavailable for 3,134 claims.

# Increased claims from police in recent months, decline in nursing home claims rate

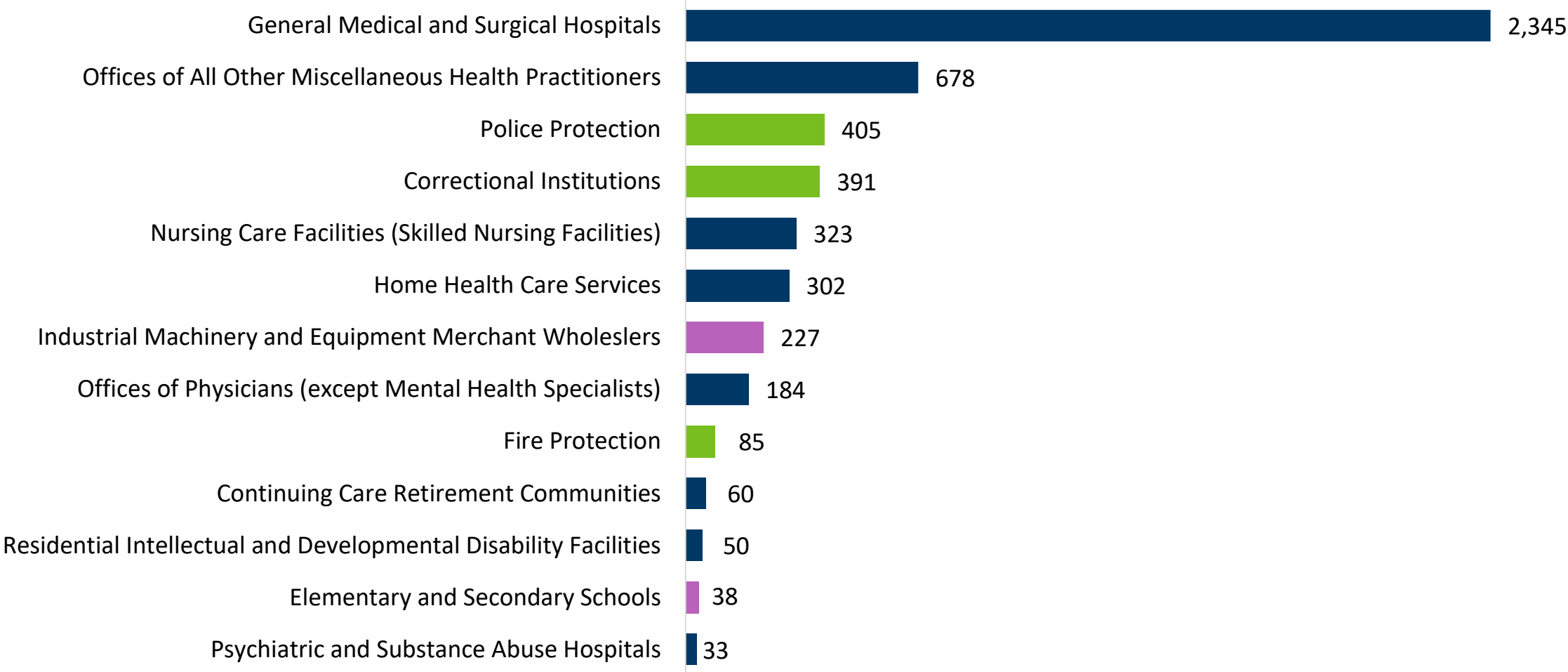
Detailed industries\* with 50 or more COVID-19 claims with illnesses dated July 1, 2021 or later, reported as of Dec. 25, 2021



\*North American Industry Classification System

# Almost all first responder claims in recent months have been paid

Detailed industries\* with 30 or more COVID-19 accepted or paid indemnity claims with illnesses dated July 1, 2021 or later, as of Dec. 25, 2021

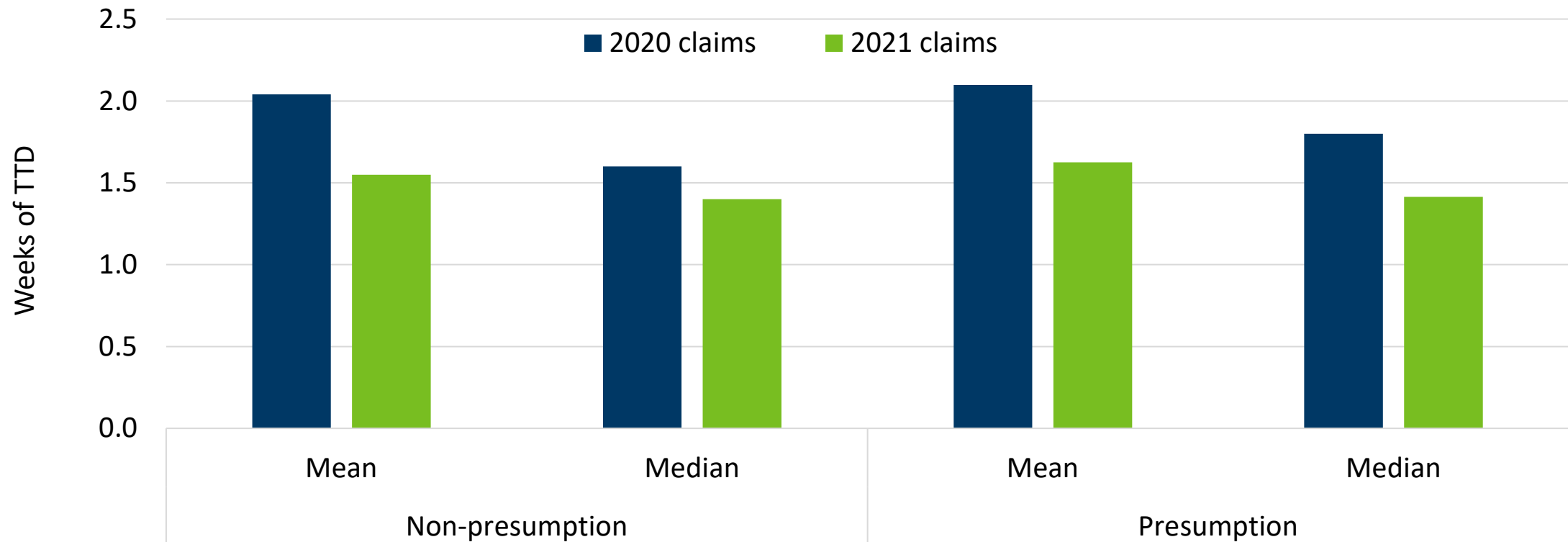


\*North American Industry Classification System



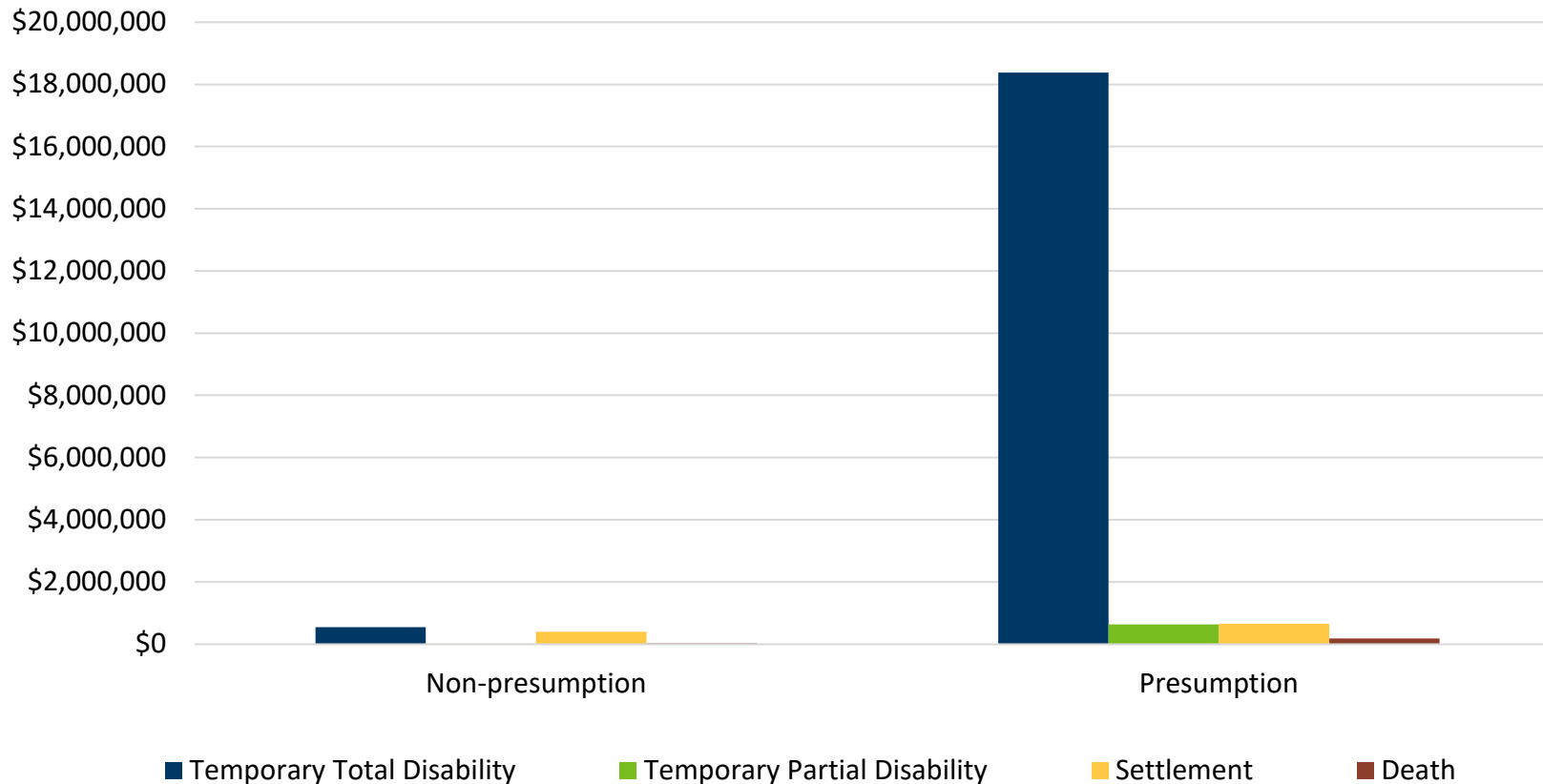
# No difference in average work disability duration

Temporary total disability weeks paid by presumption status and illness year, closed claims



# \$21 million has been paid in indemnity benefits

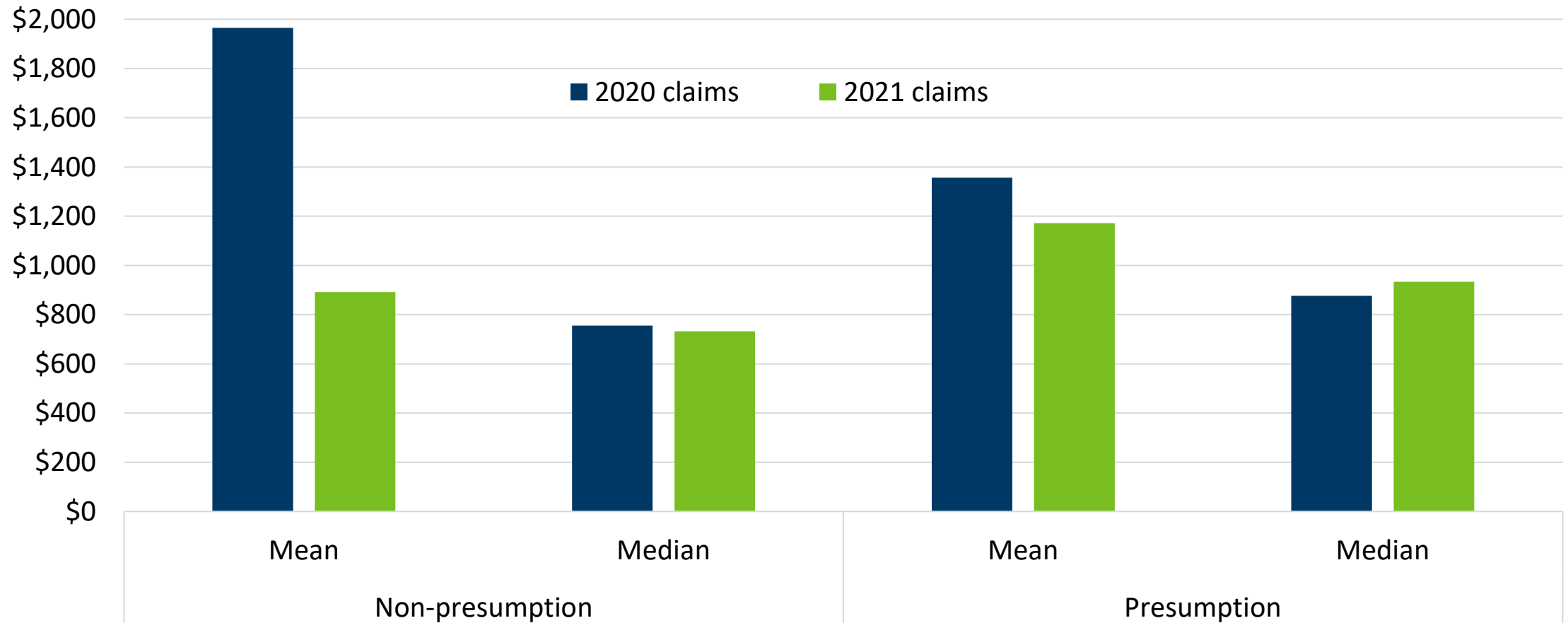
Sum of payments reported to date by benefit type and presumption status



- Indemnity benefits cover wage loss and permanent disability.
- Ninety-five percent of benefits were paid to presumption group workers.
- Ninety-one percent of paid benefits have been to cover wage loss from temporary total disability.
- Payments to 14,300 presumption workers and 470 non-presumption workers.

# Presumption did not affect indemnity benefits paid

Total indemnity paid by presumption status and illness year, closed claims



# Highlights of Minnesota findings from multi-bureau study of insured COVID-19 claims (including MWCIA)

- Looked at 4,944 Minnesota COVID-19 claims from 2020
- Twenty-eight percent of claims, 7% of incurred costs
- Thirty-eight percent of COVID-19 claims were indemnity-only, 13% medical-only, 49% indemnity and medical; indemnity-only typically are about 1% of claims
- Average severity (paid plus reserves): Indemnity-only claims \$1,000; indemnity plus medical, \$9,600
- COVID-19 claim payments were 87% lower than for non-COVID-19 claims
- COVID-19 claims closed faster than non-COVID-19 claims; 95% of indemnity-only claims were closed

# Thank you

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