



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

Claims reported through Oct. 4, 2021

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# About the 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;
- a person required to provide child care to children of first responders and health care workers under Executive Orders 20-02 and 20-19.

Effective for workers contracting COVID-19 on or after April 8, 2020, through Dec. 31, 2021.

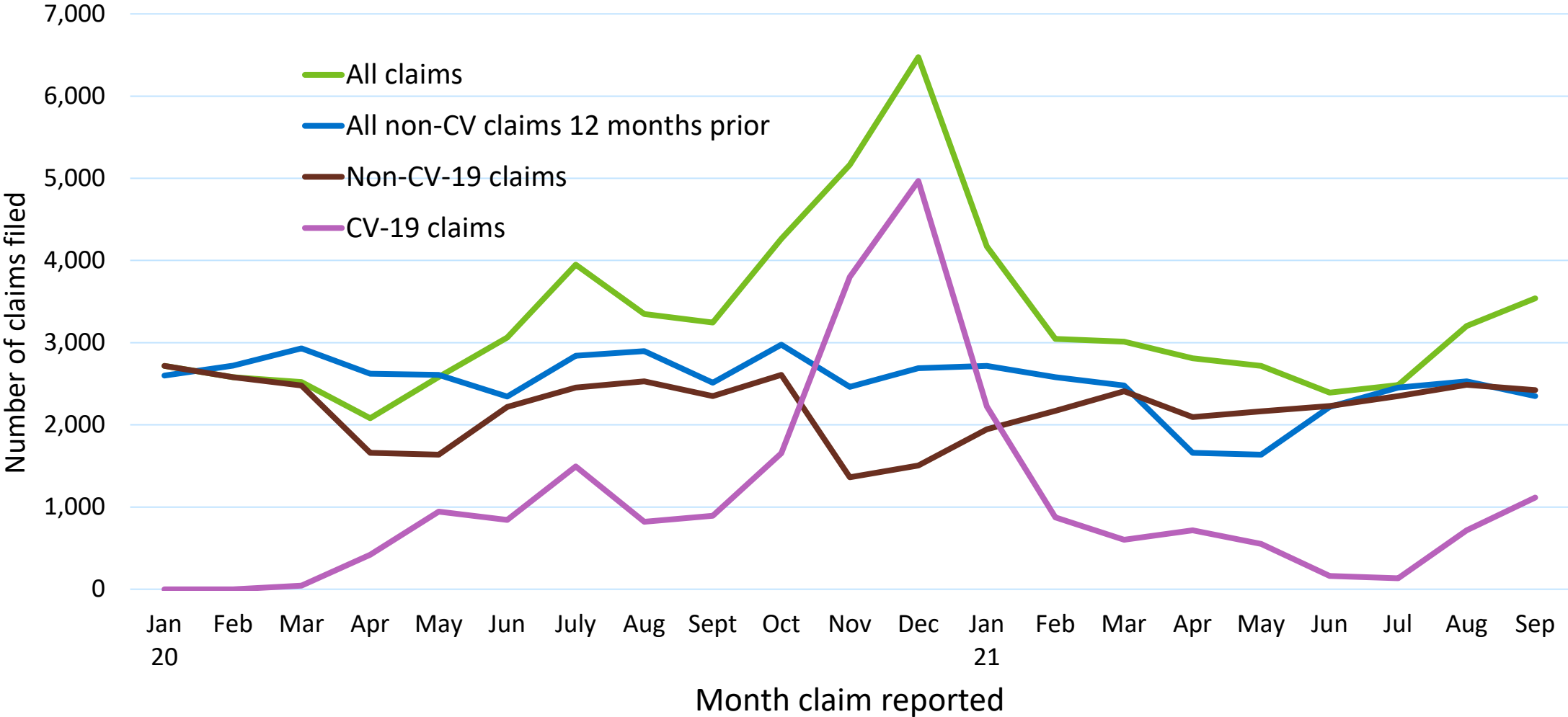
Approximately 183,000 workers are eligible for presumption coverage (estimated in March 2020).

# About these claim counts

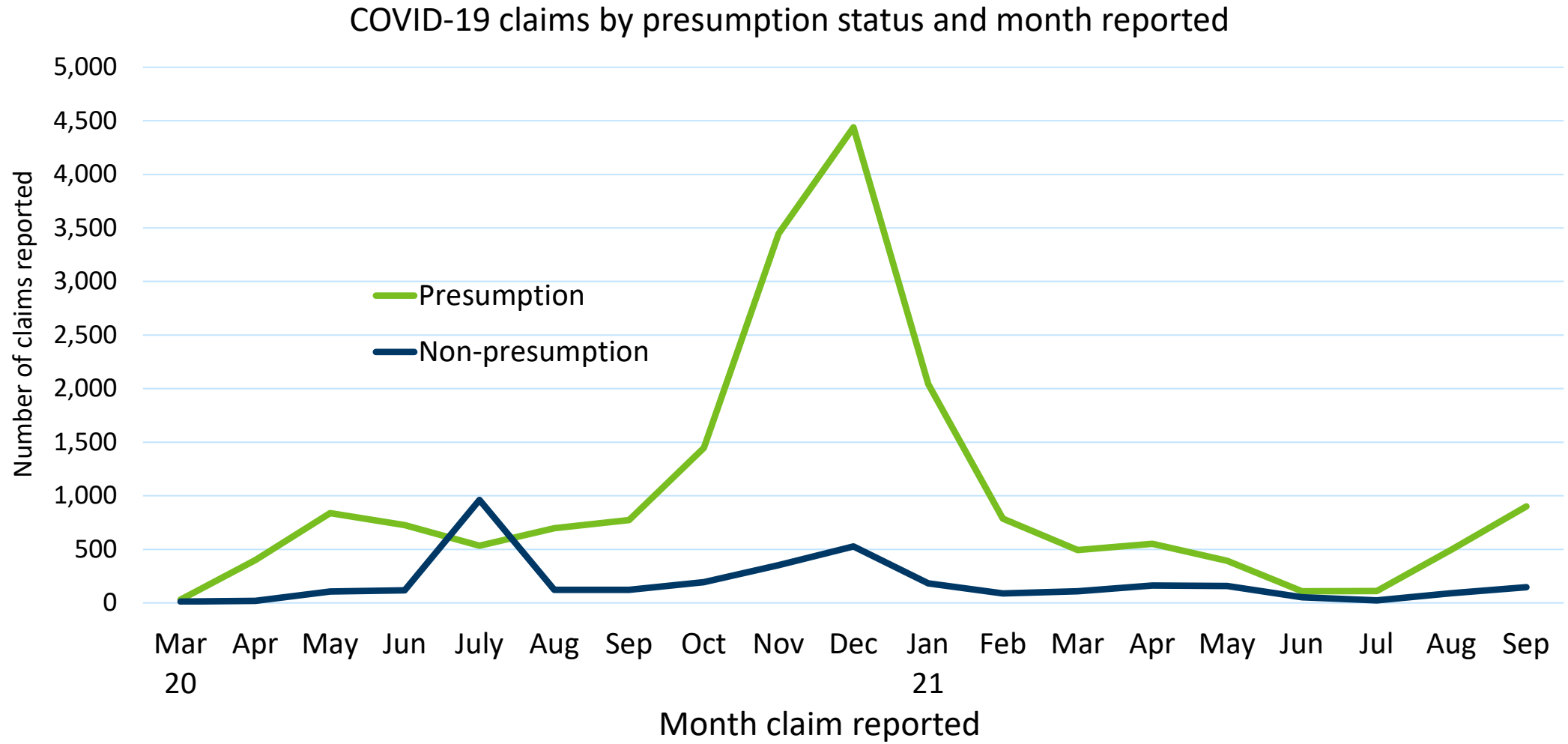
- The claims counts show the total number of claims with COVID-19 or coronavirus exposure given as a nature of injury.
- All claims submitted are included in the count of reported claims, ignoring lost-time status and acceptance or denial of benefits.
- Injury reports are received at three to four weeks, 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
  - DLI continues to receive claims with illness dates from much earlier in the pandemic

# 23,068 claims reported through Oct. 4, 2021

Claims by month received

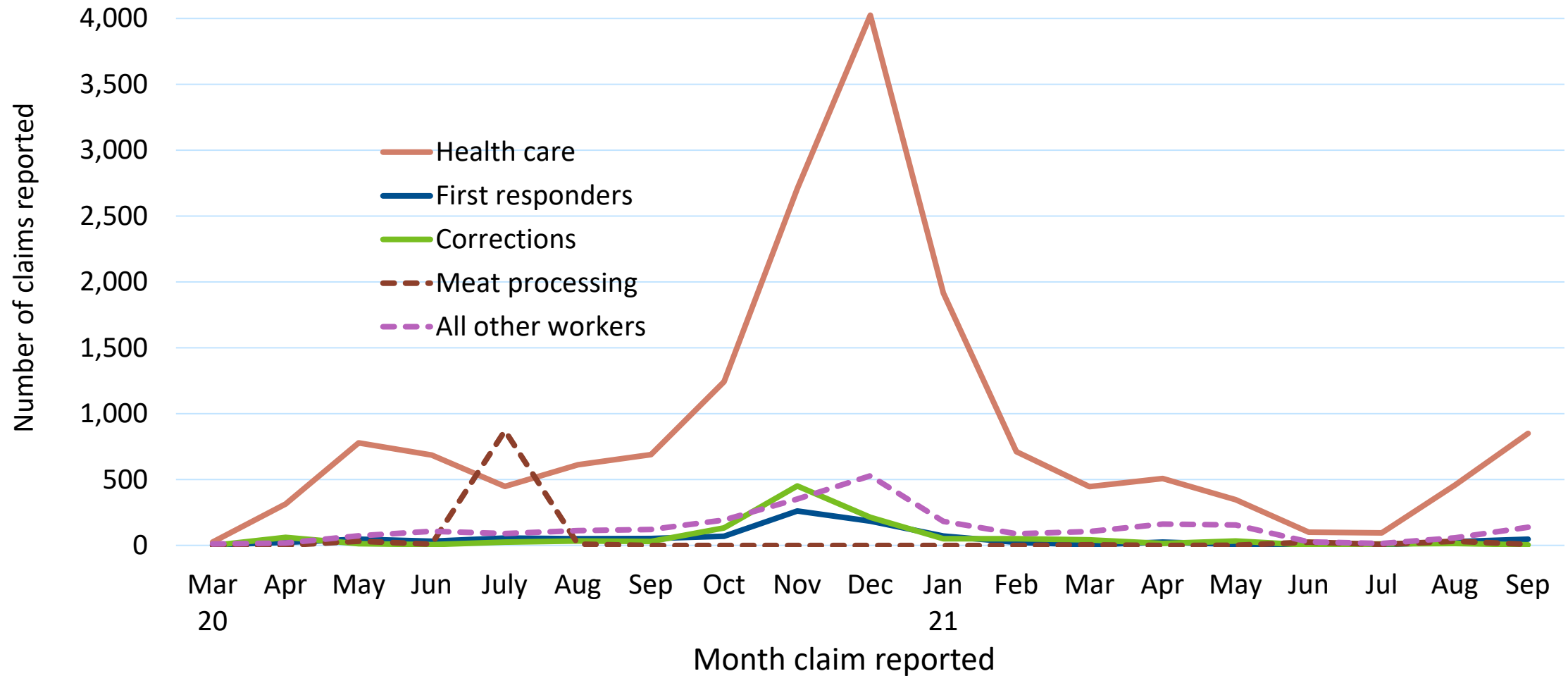


# Delta surge affecting presumption group claims



# Few claims reported for all groups in June and July 2021

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



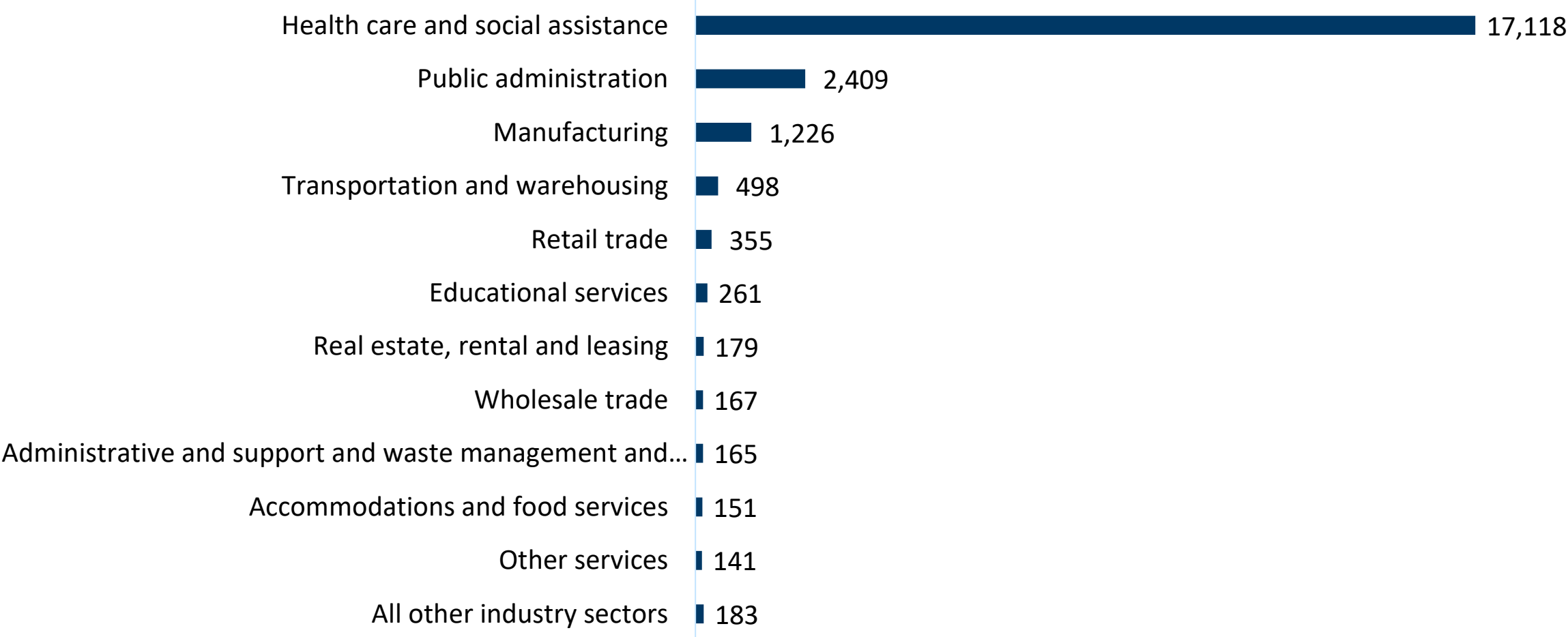
# Claims from health care establishments – 74%

COVID-19 claims filed by industry-presumption group



# Most industries have reported very few COVID-19 claims

Number of CV-19 claims by industry sector\* as of October 4, 2021

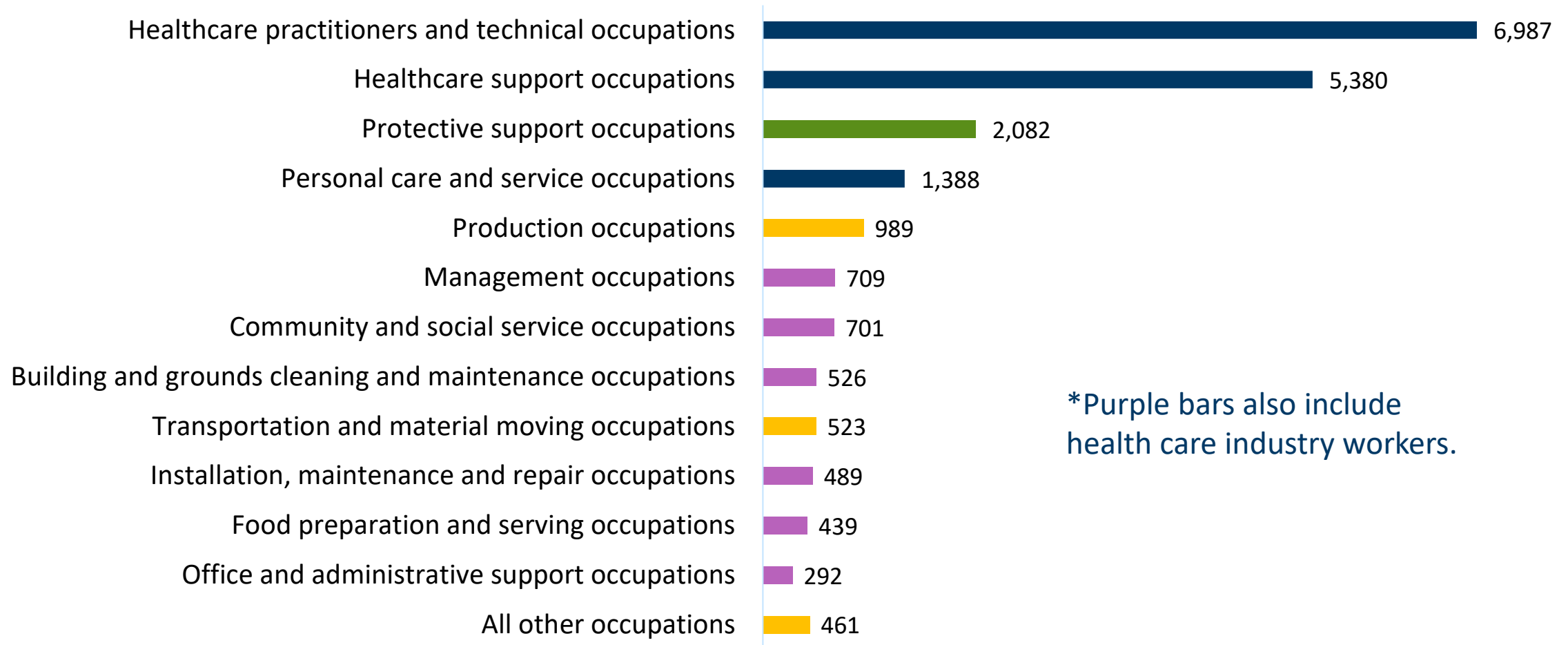


\*North American Industry Classification System



# Many types of health care industry workers are filing claims\*

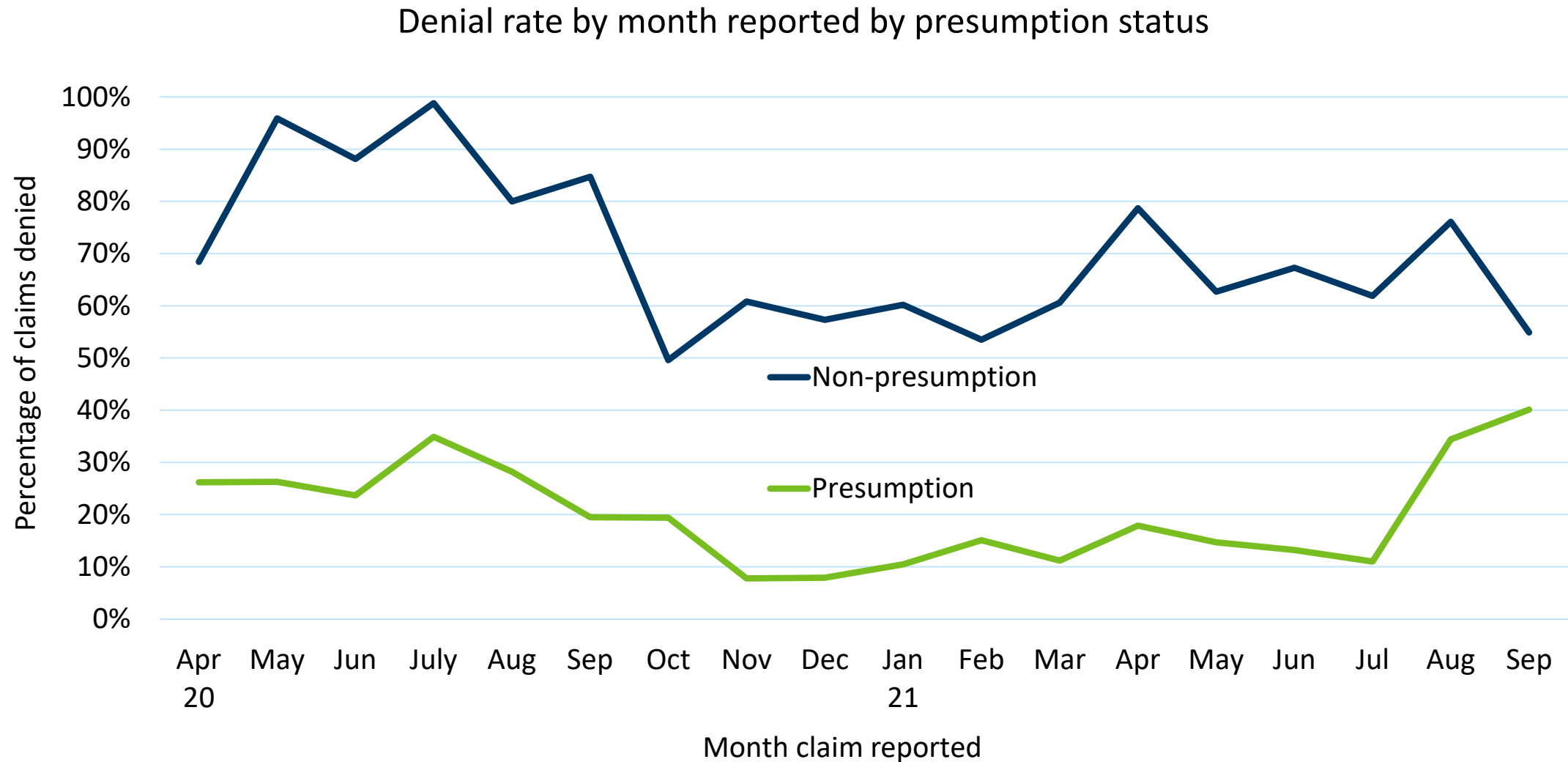
Number of CV-19 claims by occupation group\* as of October 4, 2021



\*Purple bars also include health care industry workers.

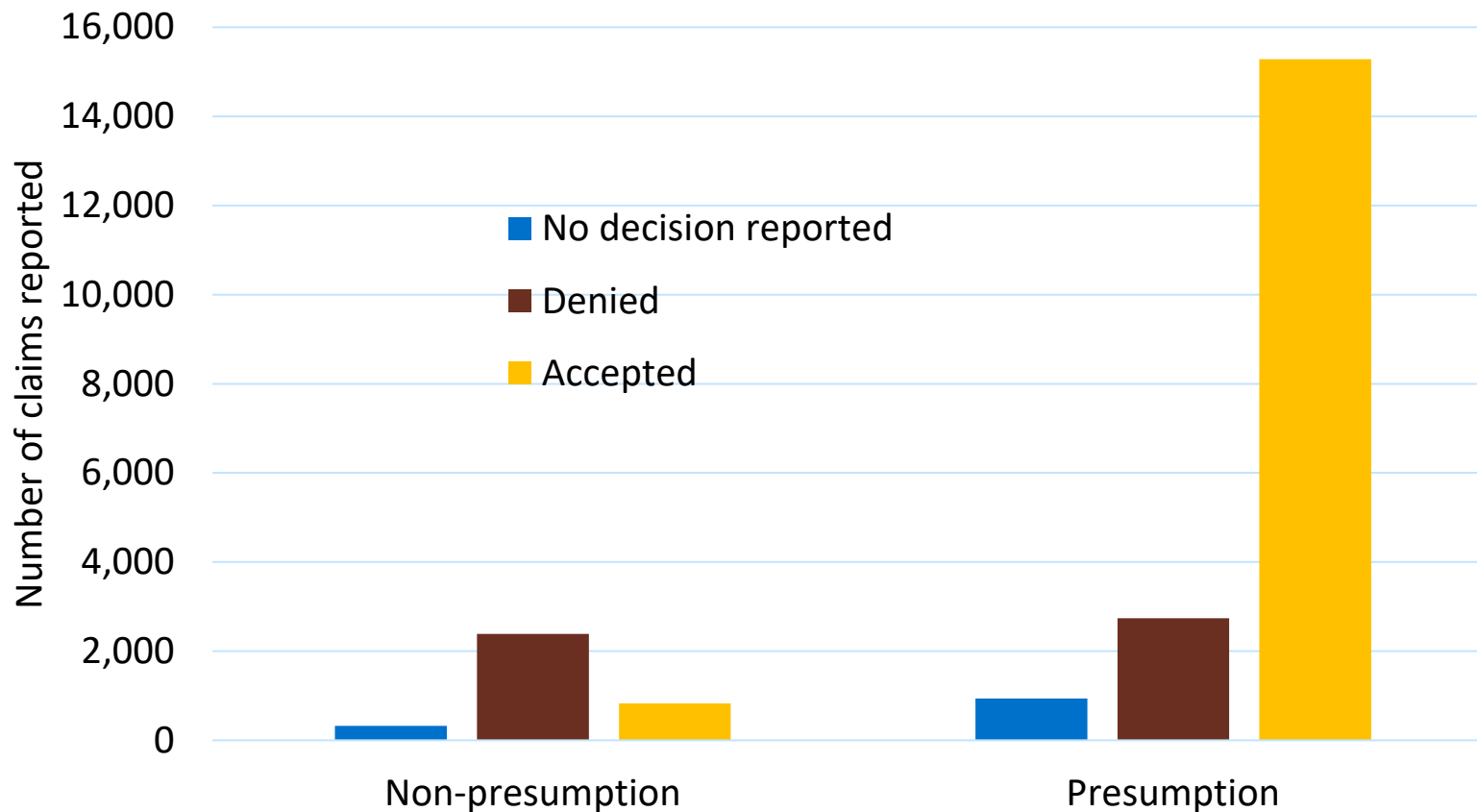
\*Standard Occupation Classification. Occupation data unavailable for 2,102 claims.

# Presumption group denial rates increased since July 2021



# Presumption status affects claim acceptance

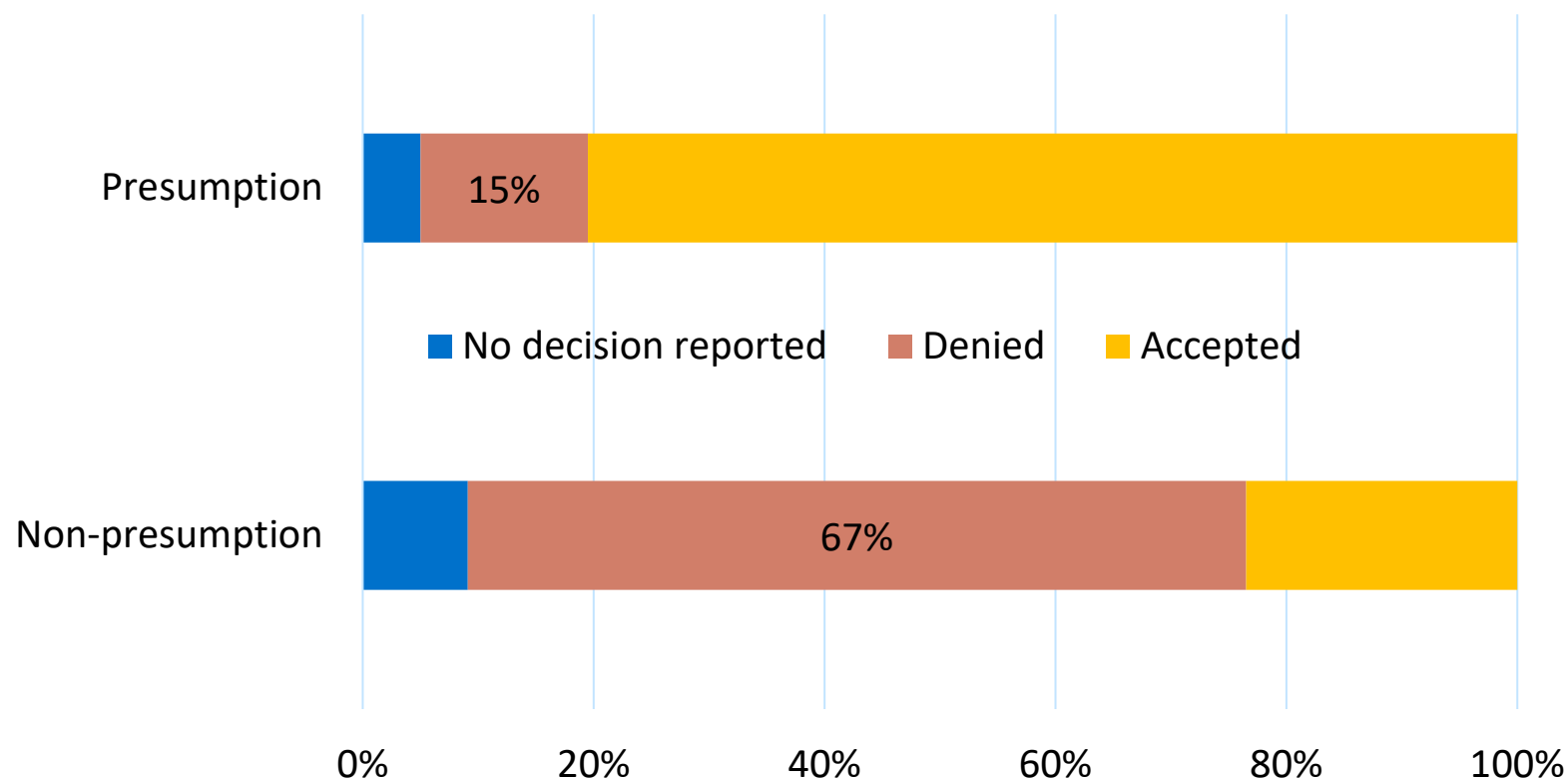
Claim status for claims filed after presumption effective



- Ninety-five percent of accepted claims were in the presumption group.
- Non-presumption worker claims were 16% of all claims and 47% of denied claims.

# Non-presumption claims are much more likely to be denied

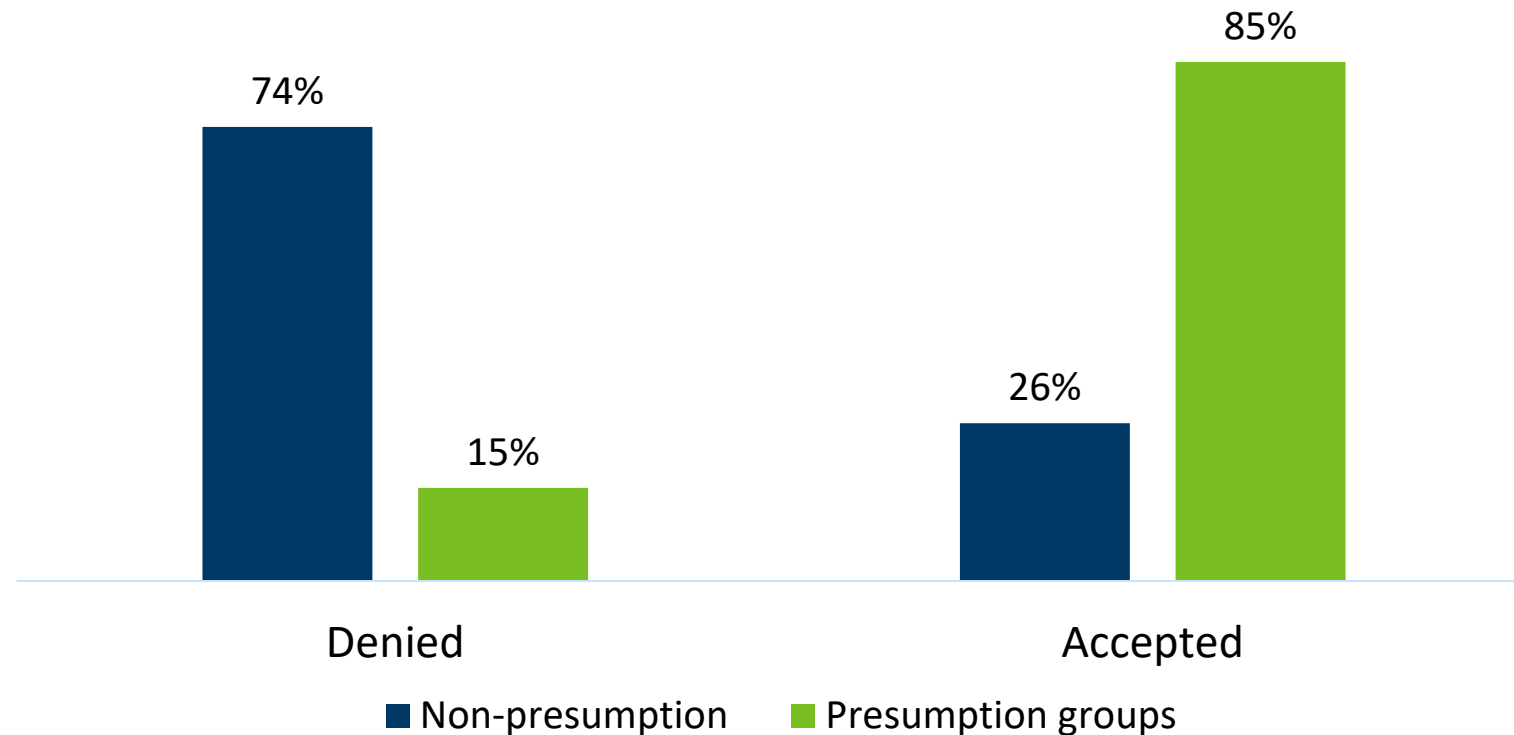
Denial status for claims filed after presumption effective



- It may take a few weeks for insurers to report on claim acceptance or denial, so we have claims with no decision reported.
- For medical-only claims, we typically do not receive liability reports.

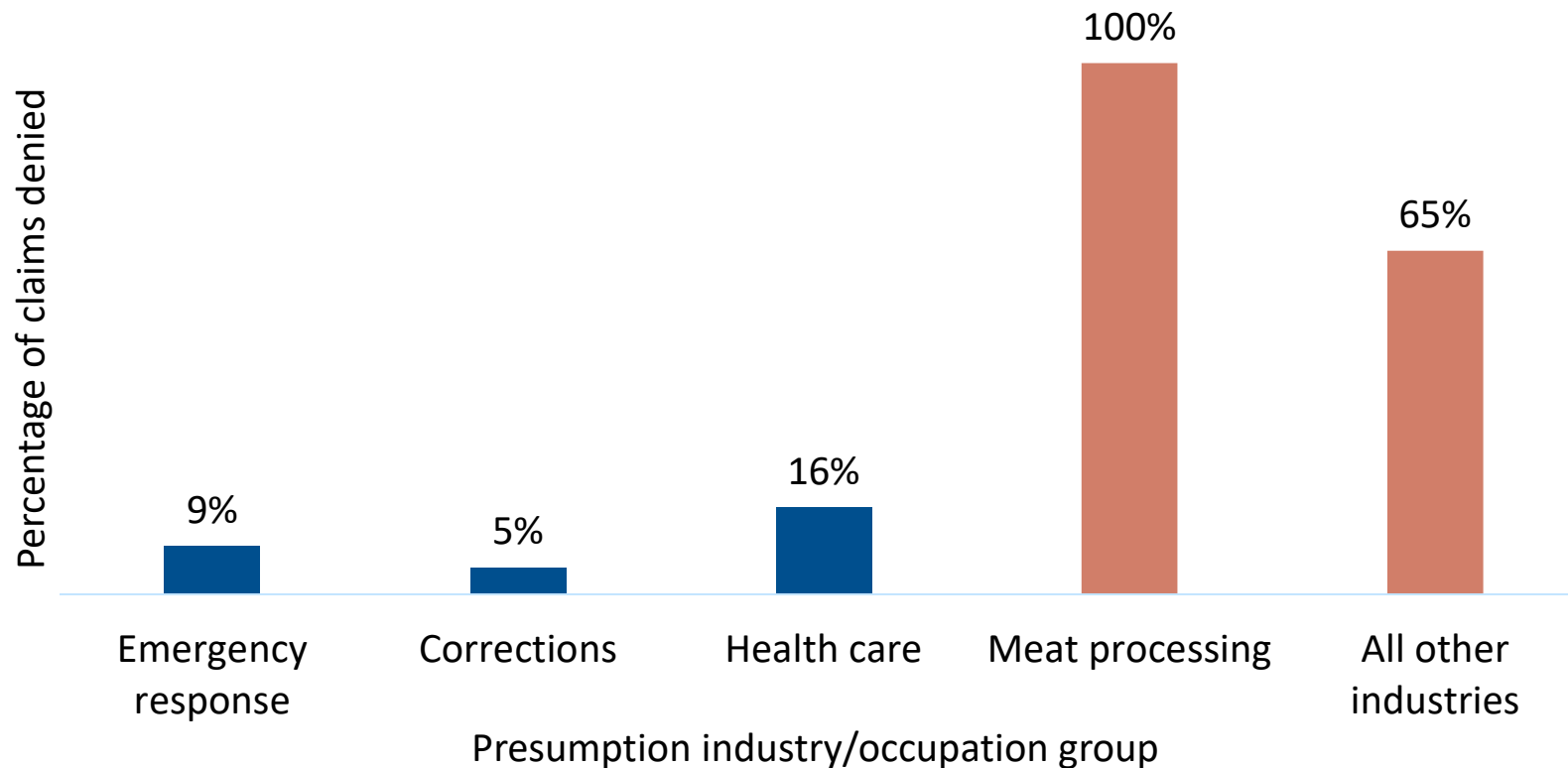
# Among claims with a reported liability decision, the denial rate is five times higher for non-presumption workers

Acceptance vs. denial by presumption status after presumption effective



# Presumption status and workplace conditions affect denial rates

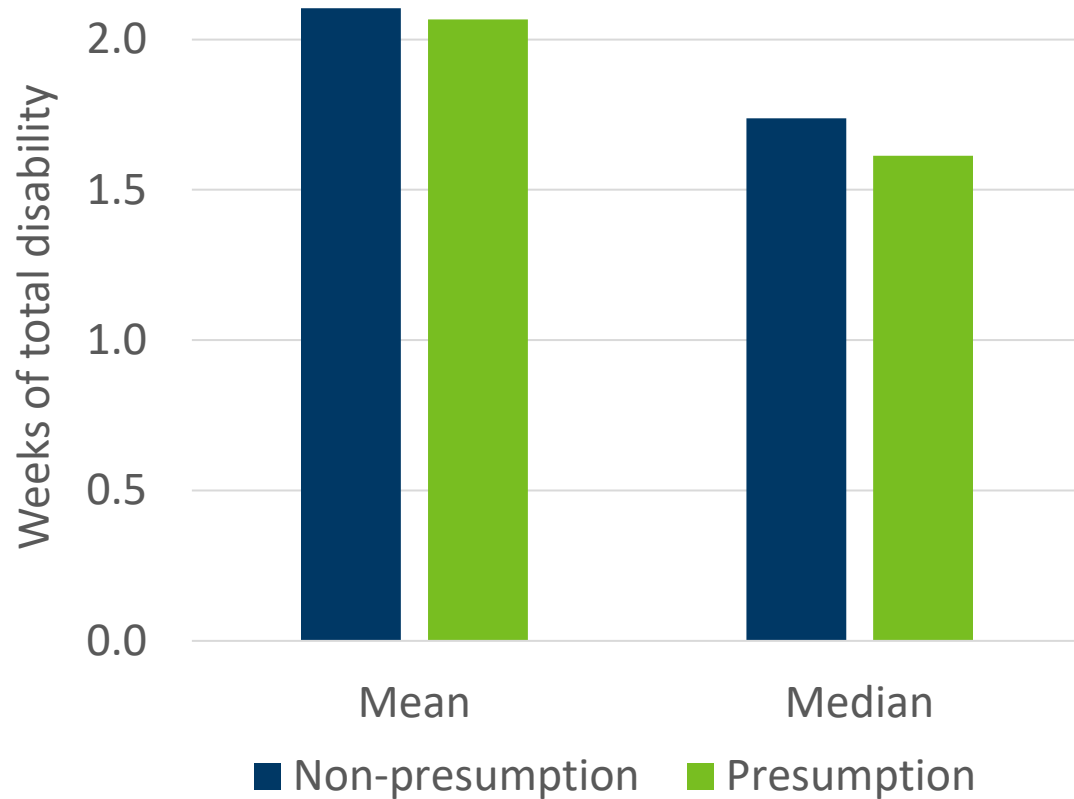
Denials as percentage of decisions in each presumption industry/occupation group



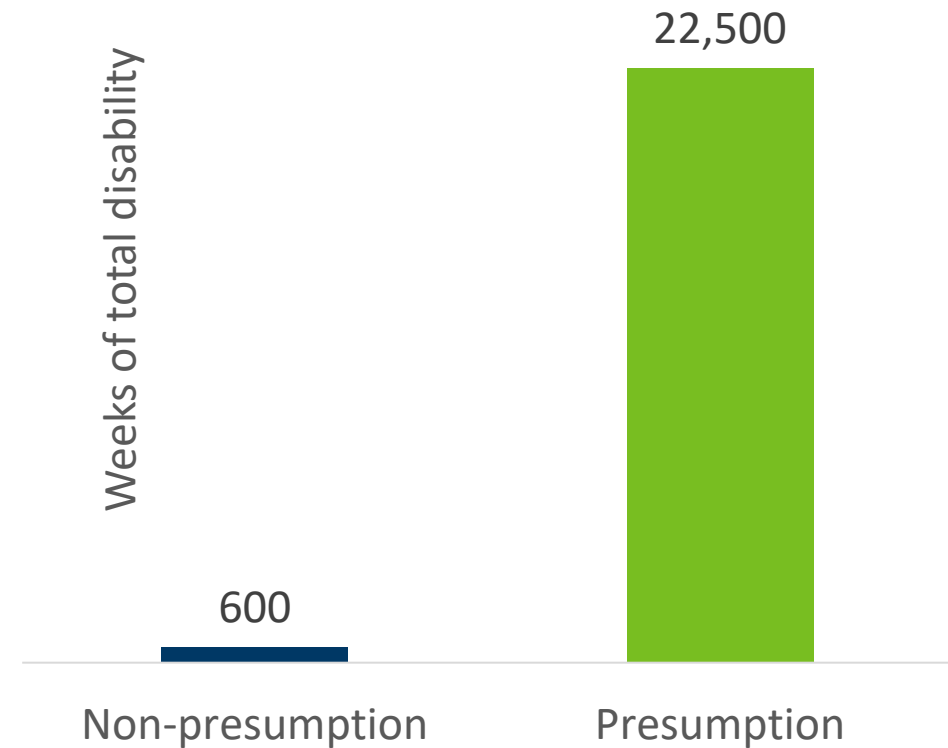
- Only 20 child care claims have been reported, so they are not shown as a group.
- Meat processing is shown separately from other non-presumption claims because they have not been paid.

# No difference in average work disability duration

Estimated average weeks of work disability by presumption status

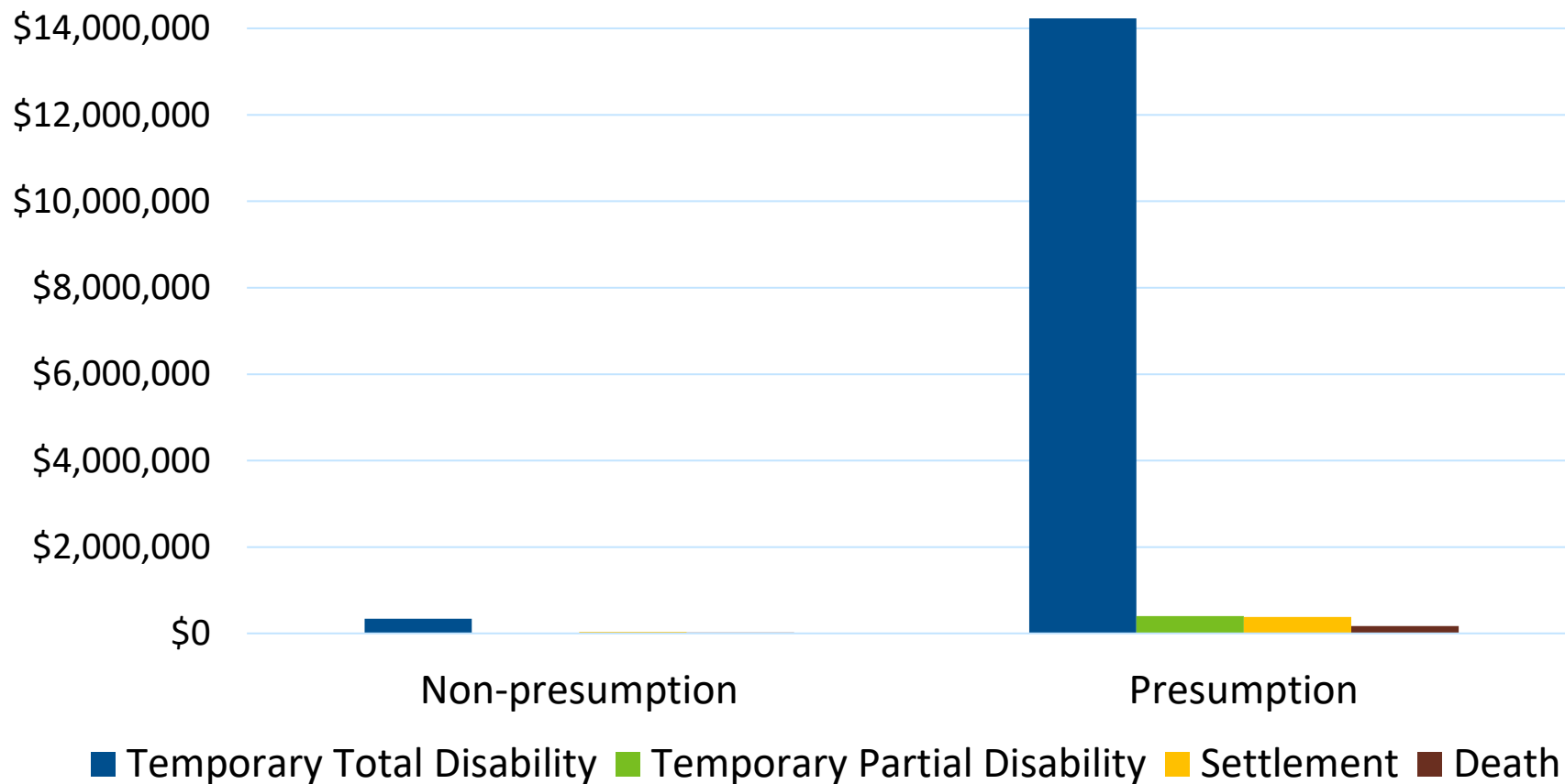


Sum of weeks of total work disability by presumption status



# \$15.6 million has been paid in indemnity benefits for claims after the presumption became effective

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

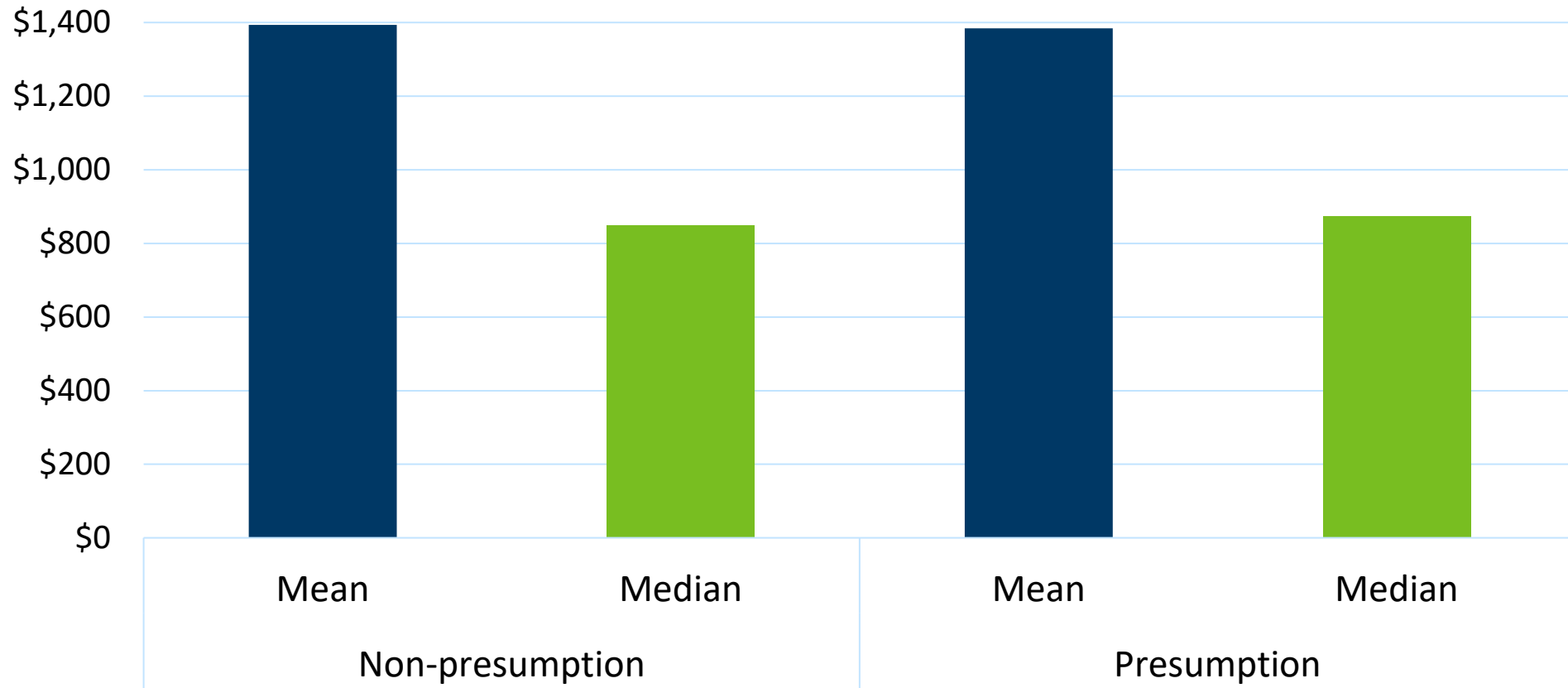


- Indemnity benefits cover wage loss and permanent disability.
- Ninety-six percent of benefits were paid to presumption group workers.
- Ninety-three percent of paid benefits have been to cover wage loss from temporary total disability.
- Payments to 10,971 presumption workers and 290 non-presumption workers.



# Presumption did not affect indemnity benefits paid

Total indemnity paid by presumption status



# Thank you

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