



# National Conference of Insurance Legislators Tampa, December 2020


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## COVID and Interactions with Federal Issues

- Deadline to file income taxes for 2019 delayed until July 15, 2019
- **Unemployment compensation**-the CARES Act passed in March set aside an additional \$600 per week in unemployment insurance (UI) as a financial cushion for the tens millions of Americans who would soon lose their jobs during the pandemic.

- ▶ Fla. Stat. 440.1510) EMPLOYEE ELIGIBLE FOR BENEFITS UNDER THIS CHAPTER WHO HAS RECEIVED OR IS ENTITLED TO RECEIVE REEMPLOYMENT ASSISTANCE.—
- ▶ (a) No compensation benefits shall be payable for temporary total disability or permanent total disability under this chapter for any week in which the injured employee has received, or is receiving, reemployment assistance or unemployment compensation benefits.
- ▶ (b) If an employee is entitled to temporary partial benefits pursuant to subsection (4) and reemployment assistance or unemployment compensation benefits, such reemployment assistance or unemployment compensation benefits shall be primary and the temporary partial benefits shall be supplemental only, the sum of the two benefits not to exceed the amount of temporary partial benefits which would otherwise be payable.



# COVID-19 – Complications with Medical Care and Case Progress

- ▶ Phase 1 Doctor office closure
  - ▶ Doctor office exposures
  - ▶ Fear
  - ▶ Delayed care
- ▶ Teledoc
  - ▶ Medical doctor
  - ▶ Therapy
    - ▶ Technology



# Where Do We Go From Here?

- ▶ Enhanced cleaning/treatment protocols
- ▶ Use of NCM and translators
- ▶ Use of transportation services
- ▶ Innovative treatment options
- ▶ Flexibility in practice
- ▶ Communication is Key

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# Questions?

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