

National Conference of  
Insurance Legislators  
Tampa, December 2020

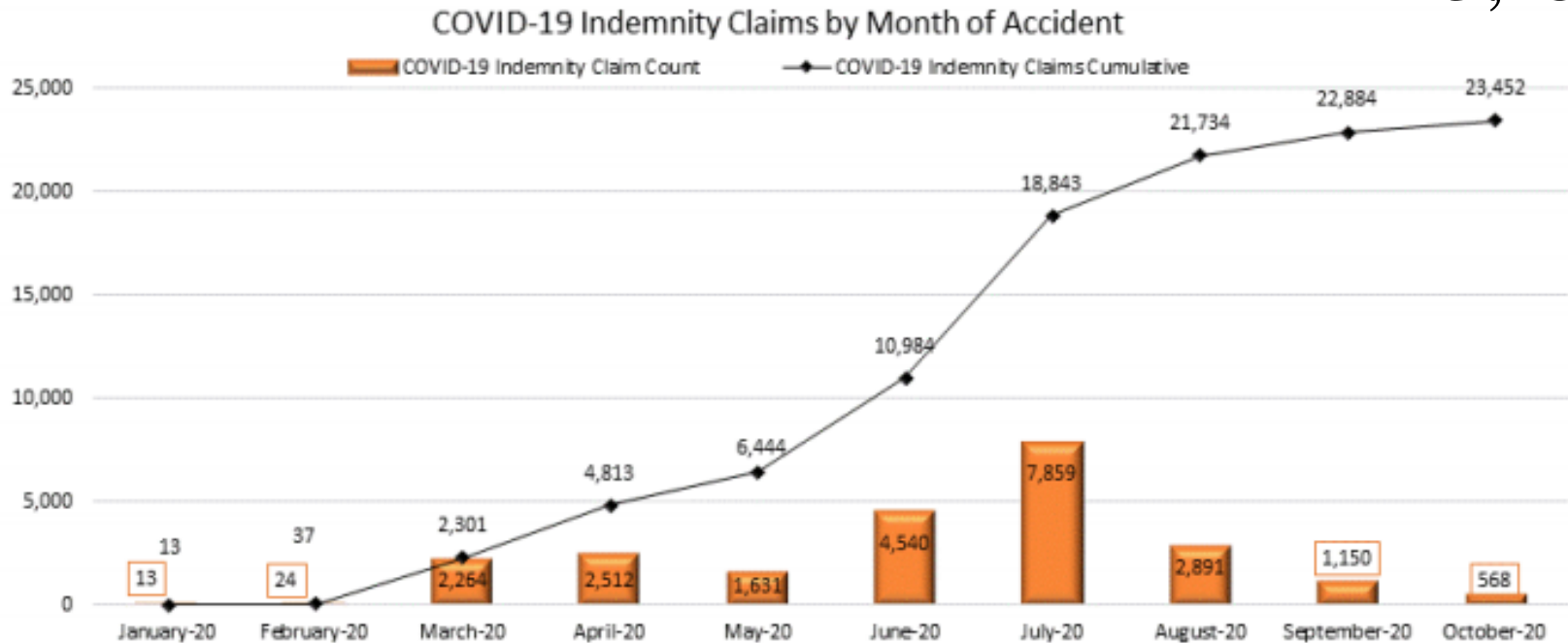
David Langham

Florida Office of Judges of  
Compensation Claims

## 1. Claim Frequency

### Number of COVID-19 Claims By DOA

23,452



568

22,188 = 95%

|                        | Claim Count | Total Paid   | Mean Avg. |
|------------------------|-------------|--------------|-----------|
| \$0 to \$4,999         | 22,188      | \$15,591,157 | \$703     |
| \$5,000 to \$9,999     | 903         | \$5,992,870  | \$6,637   |
| \$10,000 to \$19,999   | 219         | \$2,904,162  | \$13,261  |
| \$20,000 to \$29,999   | 38          | \$946,043    | \$24,896  |
| \$30,000 to \$39,999   | 10          | \$346,537    | \$34,654  |
| \$40,000 to \$49,999   | 7           | \$321,908    | \$45,987  |
| \$50,000 to \$99,999   | 47          | \$3,425,947  | \$72,892  |
| \$100,000 to \$249,999 | 29          | \$3,563,043  | \$122,864 |
| \$250,000 to \$499,999 | 9           | \$2,961,625  | \$329,069 |
| \$500,000 +            | 6           | \$4,792,246  | \$798,708 |

# Comparing Population to Claims

|                              | Claims | % of Claims | % of State Population |
|------------------------------|--------|-------------|-----------------------|
| Dade (Miami)                 | 7196   | 31%         | 13%                   |
| Broward (Ft. Lauderdale)     | 1911   | 8%          | 9%                    |
| Not Indicated                | 1394   | 6%          |                       |
| Palm Beach (West Palm Beach) | 1377   | 6%          | 7%                    |
| Duval (Jacksonville)         | 911    | 4%          | 4%                    |
| Orange (Orlando)             | 893    | 4%          | 6%                    |
| Pinellas (St. Petersburg)    | 797    | 3%          | 5%                    |
| Hillsborough (Tampa)         | 768    | 3%          | 7%                    |
| Lee (Ft. Myers)              | 698    | 3%          | 4%                    |
| Polk (Lakeland)              | 587    | 3%          | 3%                    |
| Brevard (Melbourne)          | 345    | 1%          | 3%                    |

# 31.1% versus 8.0%

## *Claim Count & Amount Paid*

| January 2020 to October 2020 | Indemnity Claim Count | COVID-19 as Percentage of All Indemnity Claims | Total Paid Benefits (Indemnity & Medical) | COVID-19 Total Paid Benefits as a Percentage of Total Paid |
|------------------------------|-----------------------|--|---|--|
| COVID-19 Indemnity Claims    | 23,452                | 31.1%  | \$40,845,538                              | 8.0%   |
| All Indemnity Claims         | 75,380                |  | \$509,610,929                             |  |

$$23,452 / 75,380 = 31.1\%$$

$$\$40,845,538 / \$509,610,929 = 8.0\%$$

$10,471/23,452 = 45\%$   
Denied at least in part

*COVID-19 Partial & Total Denial Claim Counts*

| Insurer Type              | COVID-19 Partial Denial | COVID-19 Total Denial | COVID-19 Total of All Denials |
|---------------------------|-------------------------|-----------------------|-------------------------------|
| Private                   | 19                      | 6,902                 | 6,921                         |
| Self-Insurer Private      | 25                      | 1,506                 | 1,531                         |
| Self-Insurer Governmental | 3                       | 2,016                 | 2,019                         |
| Grand Total               | 47                      | 10,424                | 10,471                        |

# Claims v. Paid Disparity

COVID-19 Claims | Consolidated by Occupation of Injured Workers

COVID-19 Claim Counts and Amount Paid

| Broad Group of Occupations | COVID-19 Indemnity Claim Count | Percentage of All COVID-19 Indemnity Claims | COVID-19 Indemnity Claim Total Paid Benefits | Percentage of COVID-19 Benefits Paid |
|----------------------------|--------------------------------|---|--|--------------------------------------|
| Airline                    | 213                            | 0.9%  | \$185,157                                    | 0.5%                                 |
| Health Care                | 6,281                          | 26.8%                                       | \$14,078,507                                 | 34.5%                                |
| Office Workers             | 2,475                          | 10.6%                                       | \$4,356,932                                  | 10.7%                                |
| Protective Services*       | 7,632                          | 32.5%                                       | \$18,063,665                                 | 44.2%                                |
| Service Industry           | 6,851                          | 29.2%                                       | \$4,161,277                                  | 10.2%                                |
| <b>Grand Total</b>         | <b>23,452</b>                  |   | <b>\$40,845,538</b>                          |                                      |

|                     |                    |       |
|---------------------|--------------------|-------|
| Health Care         | 26.8% versus 34.5% | +7.7% |
| Office Workers      | 10.6% versus 10.7% | +.1%  |
| Protective Services | 32.5% versus 44.2% | +11.7 |
| Service Industry    | 29.2% versus 10.2% | -19%  |

# Denials are not all \$0 Cost Compensable \$40,333,699

## *COVID-19 Compensable Claims*

| Broad Group of Occupations | COVID-19 Compensable Claim Count | COVID-19 Compensable Total Paid |
|----------------------------|----------------------------------|---------------------------------|
| Airline                    | 41                               | \$180,269                       |
| Health Care                | 3,635                            | \$13,832,727                    |
| Office Workers             | 1,043                            | \$4,331,457                     |
| Protective Services*       | 5,696                            | \$17,912,301                    |
| Service Industry           | 2,566                            | \$4,076,945                     |
| <b>Grand Total</b>         | <b>12,981</b>                    | <b>\$40,333,699</b>             |

## *COVID-19 Denied Claims*

| Broad Group of Occupations | COVID-19 Full Denial Claim Count | COVID-19 Full Denial Benefits Paid | COVID-19 Partial Denial Claim Count | COVID-19 Partial Denial Benefits Paid |
|----------------------------|----------------------------------|------------------------------------|-------------------------------------|---------------------------------------|
| Airline                    | 172                              | \$4,888                            | 0                                   | \$0                                   |
| Health Care                | 2,635                            | \$229,775                          | 11                                  | \$16,005                              |
| Office Workers             | 1,426                            | \$24,384                           | 6                                   | \$1,092                               |
| Protective Services*       | 1,934                            | \$149,198                          | 2                                   | \$2,167                               |
| Service Industry           | 4,257                            | \$52,900                           | 28                                  | \$31,432                              |
| <b>Grand Total</b>         | <b>10,424</b>                    | <b>\$461,145</b>                   | <b>47</b>                           | <b>\$50,696</b>                       |

\*Protective services figures include first responders.



# Denials are not all \$0 Cost Denied \$511,841

## *COVID-19 Compensable Claims*

| Broad Group of Occupations | COVID-19 Compensable Claim Count | COVID-19 Compensable Total Paid |
|----------------------------|----------------------------------|---------------------------------|
| Airline                    | 41                               | \$180,269                       |
| Health Care                | 3,635                            | \$13,832,727                    |
| Office Workers             | 1,043                            | \$4,331,457                     |
| Protective Services*       | 5,696                            | \$17,912,301                    |
| Service Industry           | 2,566                            | \$4,076,945                     |
| <b>Grand Total</b>         | <b>12,981</b>                    | <b>\$40,333,699</b>             |

## *COVID-19 Denied Claims*

| Broad Group of Occupations | COVID-19 Full Denial Claim Count | COVID-19 Full Denial Benefits Paid | COVID-19 Partial Denial Claim Count | COVID-19 Partial Denial Benefits Paid |
|----------------------------|----------------------------------|------------------------------------|-------------------------------------|---------------------------------------|
| Airline                    | 172                              | \$4,888                            | 0                                   | \$0                                   |
| Health Care                | 2,635                            | \$229,775                          | 11                                  | \$16,005                              |
| Office Workers             | 1,426                            | \$24,384                           | 6                                   | \$1,092                               |
| Protective Services*       | 1,934                            | \$149,198                          | 2                                   | \$2,167                               |
| Service Industry           | 4,257                            | \$52,900                           | 28                                  | \$31,432                              |
| <b>Grand Total</b>         | <b>10,424</b>                    | <b>\$461,145</b>                   | <b>47</b>                           | <b>\$50,696</b>                       |

\*Protective services figures include first responders.

# Questions?

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