

# Coronavirus & Work Comp Claims

## Frequently Asked Questions

*Updated 3/16/20* - One of the best resources for information regarding Coronavirus (COVID19) is the [Centers for Disease Control and Prevention \(CDC\)](#) website. Many of you may have questions about workers' compensation and the coronavirus. We hope to address many of them here and plan to update these regularly as new information becomes available. See our [Coronavirus \(COVID-19\) – Helpful Resources](#) site for additional references.

**1. My employee may have been exposed to COVID-19 on the job. What should I do? Do I send them for a medical examination?**

We suggest you reach out to your designated industrial clinic or medical provider to determine if the exposure warrants a medical examination or testing. They should be able to guide you on the correct actions to take.

**2. Should I report a COVID-19 claim to my workers' compensation carrier?**

If your employee has contracted the Coronavirus and the exposure occurred in the course and scope of employment, you should report the claim. We have a team of highly trained claim specialists dedicated to handling all claims we may receive involving COVID-19. We'll investigate claims on a case-by-case basis to determine if workers' compensation benefits are due.

**3. When is a COVID-19 claim a compensable work-related disease?**

Common diseases like colds and flu are not compensable. In order for a Coronavirus claim to be compensable, there has to be a need for medical treatment, a diagnosable condition and a direct link to employment. All potential sources of exposure must be evaluated.

**4. Should we take preventative measures to minimize the risk of exposure for my employees?**

Yes. The CDC's website has many recommendations to help minimize the risk of exposure. We also offer **HR OnDemand** to all our policyholders, which is a great resource to answer employment-related questions.

**5. If our employee is found to have work-related COVID-19 illness and infects their families, does work comp cover family member's possible medical bills?**

No. Workers' compensation only covers employees for injuries or illness that are deemed work-related. Family members are not covered. The employee's medical provider should inform them on how to minimize the risk of infecting others and appropriate quarantine requirements. The CDC.gov website contains recommendations, guidelines and additional information.

**6. What do we do if an employee wants to make a workers' compensation claim for COVID-19?**

Immediately report all claims you suspect may be work-related. Each claim will be reviewed on a case-by-case basis by our team of highly trained claim specialists dedicated to handling all claims involving COVID-19.

*Please be advised, these FAQ's are designed to provide you with general guidance and should not be relied upon as a final determination of compensability for any particular claim. Compensability of claims can only be determined based on specific claim facts reported and upon thorough investigation as outlined by rules & regulations specific to each jurisdiction.*