

Employee Reporting a Workers' Compensation Claim for COVID-19

Since compensability is an issue with COVID-19, there are many questions surrounding claim reporting. When an employee comes forward to report a workers' compensation claim for Coronavirus, employers may not know what action to take. Below are some steps to take when the situation arises.

If you have an employee who has symptoms AND wants to file a workers' comp claim, you will need to:

1. Ask the employee if they have been tested for the virus.
 - a. If not, ask them to get tested. You should not file a workers' comp claim without a positive test result. The insurance carrier only has 14 days to deny a claim; it will most likely be denied without a positive test result.
 - b. If they have a positive test result, ask for a copy via email or other electronic means.
2. Report the claim to the insurance carrier and they will investigate. Insurance carriers are evaluating coronavirus claims on a case-by-case basis. The industry and scope of employment is very important when evaluating claims for compensability. Please provide as much detail as possible to the adjuster during their investigation.
3. Reassure your employee that the claim has been reported and a claims adjuster will contact them within the next 24 hours.
4. Please let W3 know once the claim has been reported.
5. Keep in touch with the employee as you would for any other work-related injury. If they need assistance, please contact your agency claims advocate.