

**> 2020 Coronavirus
Workers' Comp and
Unemployment
Update**

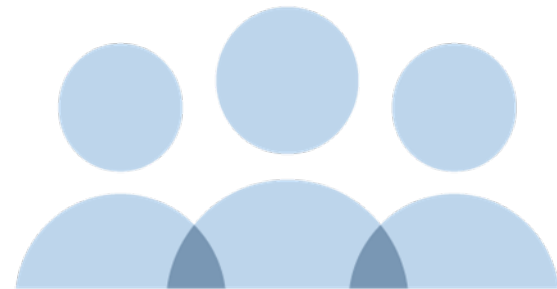
CareWorks +



Coronavirus Workers' Comp Update

Ohio Bureau of Workers' Compensation (BWC) is initiating temporary policy changes that will allow flexibility in the provision of care to injured workers

- Telemedicine
- Telephone services
- Prior authorization requirements
- Billing and reimbursement
- Medical documentation





Coronavirus Workers' Comp Update

Ohio Bureau of Workers' Compensation (BWC) is initiating changes for Employers

- Premium installment payments due for March, April and May deferred until June 1, 2020.
- BWC will not lapse (cancel) coverage because of the coronavirus (COVID-19) pandemic.
- Installment payments due for the three-month period total approximately \$200 million.



Claim Compensability

Work from Home Employees

Typically work from home employees are NOT covered if:

- Worker trips over their dog and breaks their wrist while going to the bathroom
- Worker decides to load some dishes in the dishwasher and cuts themselves
- Worker goes outside their home to go for a walk and falls off their porch
- Worker makes lunch and gets food poisoning from it
- Worker goes to McDonalds for lunch and gets in a car accident
- Worker drives into the office to get work items needed for job but deviates from route to stop at the bank for personal reasons and gets into an accident



Claim Compensability

Work from Home Employees

Typically work from home employees MAY be covered if:

- Worker is at home workstation and reaches for a binder and hurts shoulder
- Worker is at home workstation and chair breaks and they fall and hurt their back
- Worker has poor ergo arrangement for their work station and develop wrist tendonitis
- Worker drives into the office to get work items needed for job and gets into an accident



Coronavirus Unemployment Update

Governor issued executive order to make changes to the unemployment system to help mitigate the impact of COVID-19 on individuals and businesses

- This order will also give relief to applicants who are not offered paid leave through their job
- Those who have been quarantined by a medical professional, their employer, or whose employers must temporarily close.
- Those who apply for unemployment under these circumstances will be exempt from the requirement that they be actively seeking work.



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- Will workers qualify for unemployment benefits if the coronavirus (COVID-19) causes the employer to shut down operations?
- If my facility lays off employees due to the loss of production caused by the coronavirus, will the employees be eligible for unemployment insurance benefits?



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- If an employee receives unemployment benefits as a result of a coronavirus-related business shutdown, will the my unemployment taxes increase?



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- If an asymptomatic employee imposes a self-quarantine because of the coronavirus, will they be eligible for unemployment benefits?
- If an employee is in mandatory quarantine because of suspicion of having the coronavirus, will they be eligible for unemployment benefits?
- If the coronavirus creates a situation that causes an employer to submit quarterly reports and/or payments late, will the filing deadline be extended?



Coronavirus Unemployment Update

Questions from Employers:

- Does it matter how the person gets paid if they qualify for unemployment benefits?
- What happens if the employee is showing symptoms but isn't diagnosed or ordered self-quarantined, are they eligible? Do I have to ask them to not return?
- How do you calculate an employee's unemployment benefits?



Coronavirus Unemployment Update

Questions from Employers:

- Can a business owner apply for unemployment if the company shuts down?
- Should we encourage our employee to apply for unemployment benefits?
- What should we be saying to our employees that we've laid off, terminates, or asked not to return until they are symptom free?



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Questions?



Thank You