

MT Workers' Compensation & COVID-19 Update

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LMAC, 06/11/2020

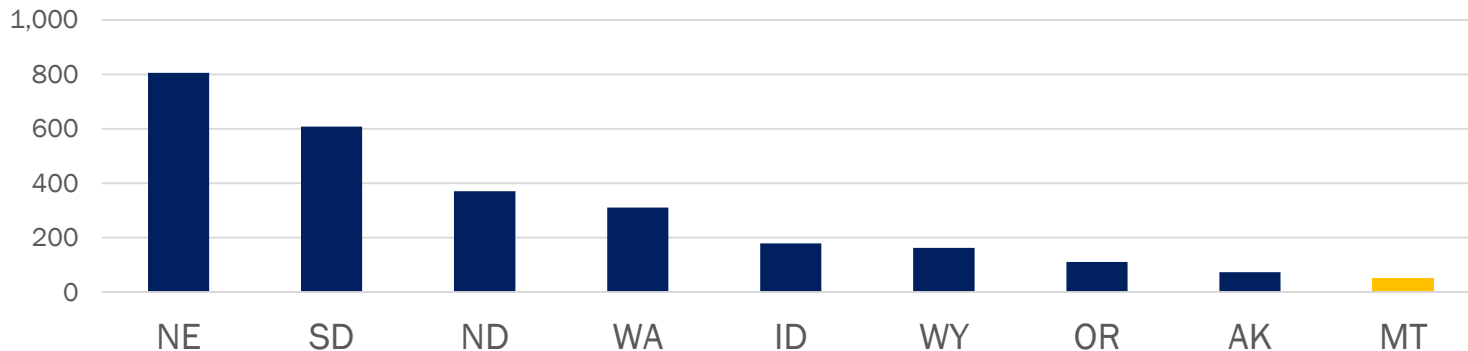


Montana Department of
LABOR & INDUSTRY

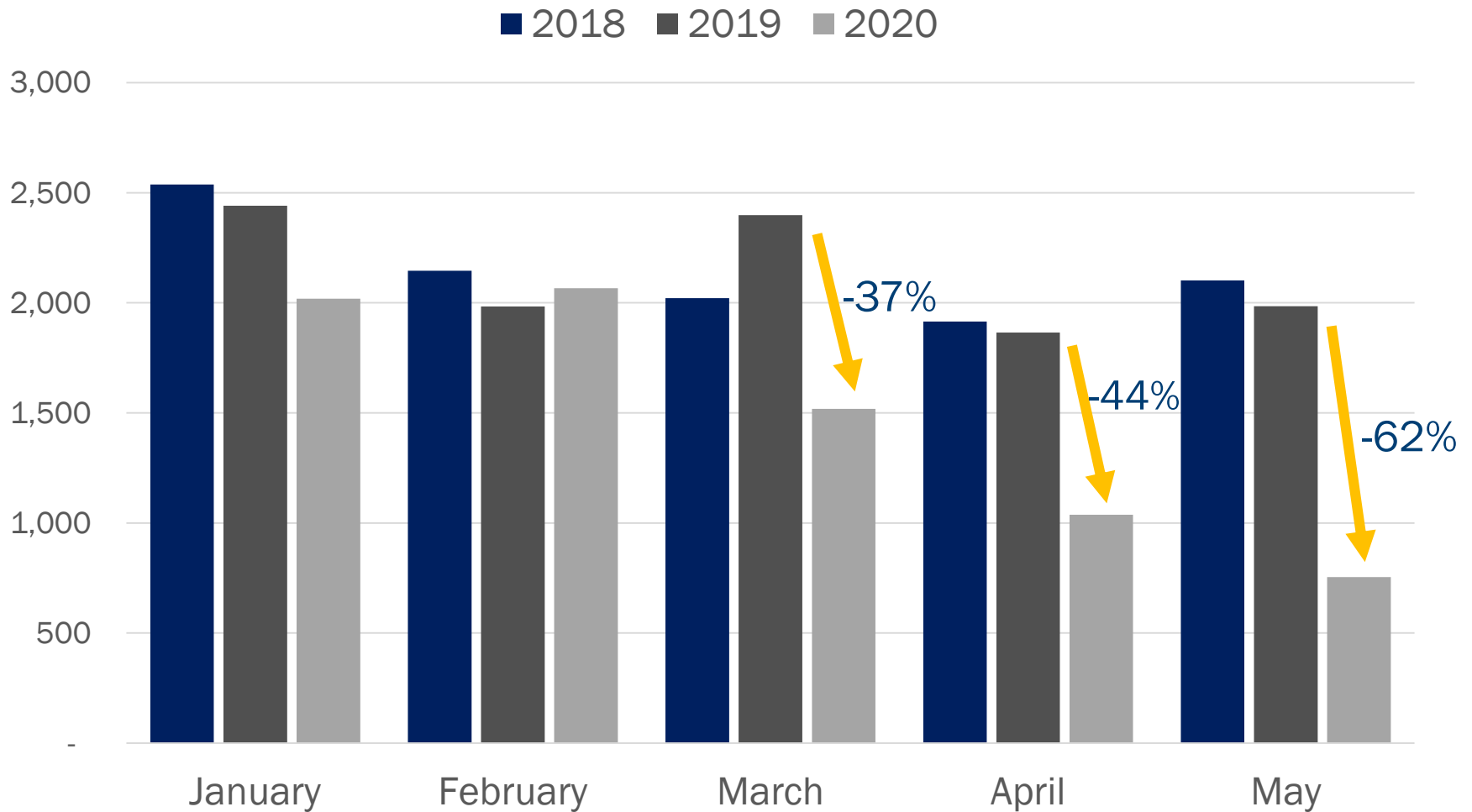
Montana COVID-19 Statistics

As of June 8...

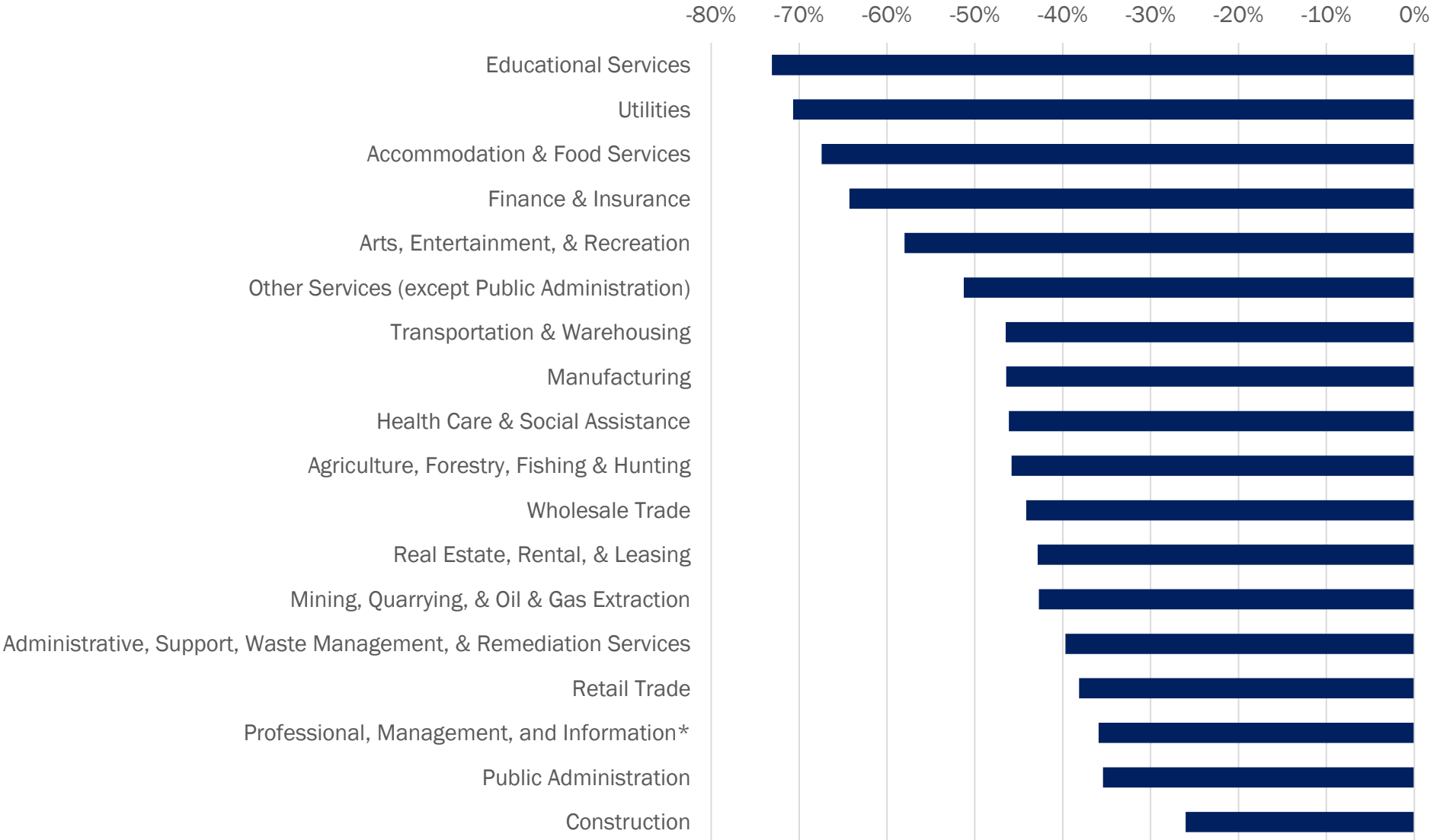
- **Total Number of Cases = 540 (50.8 per 100,000)**
 1. Gallatin County = 164 (29.7% of all cases)
 2. Yellowstone County = 106 (19.2% of all cases)
 3. Missoula County = 40
 4. Flathead County = 37
 5. Toole County = 29 (612 cases per 100,000)
 6. 164 cases across 26 counties (<20 cases per county)
 7. 24 counties with 0 cases
- **Total Number of Deaths = 18 (3.3% of cases)**
- **Cases Per 100,000 Regionally:**



Workers' Compensation Claim Counts

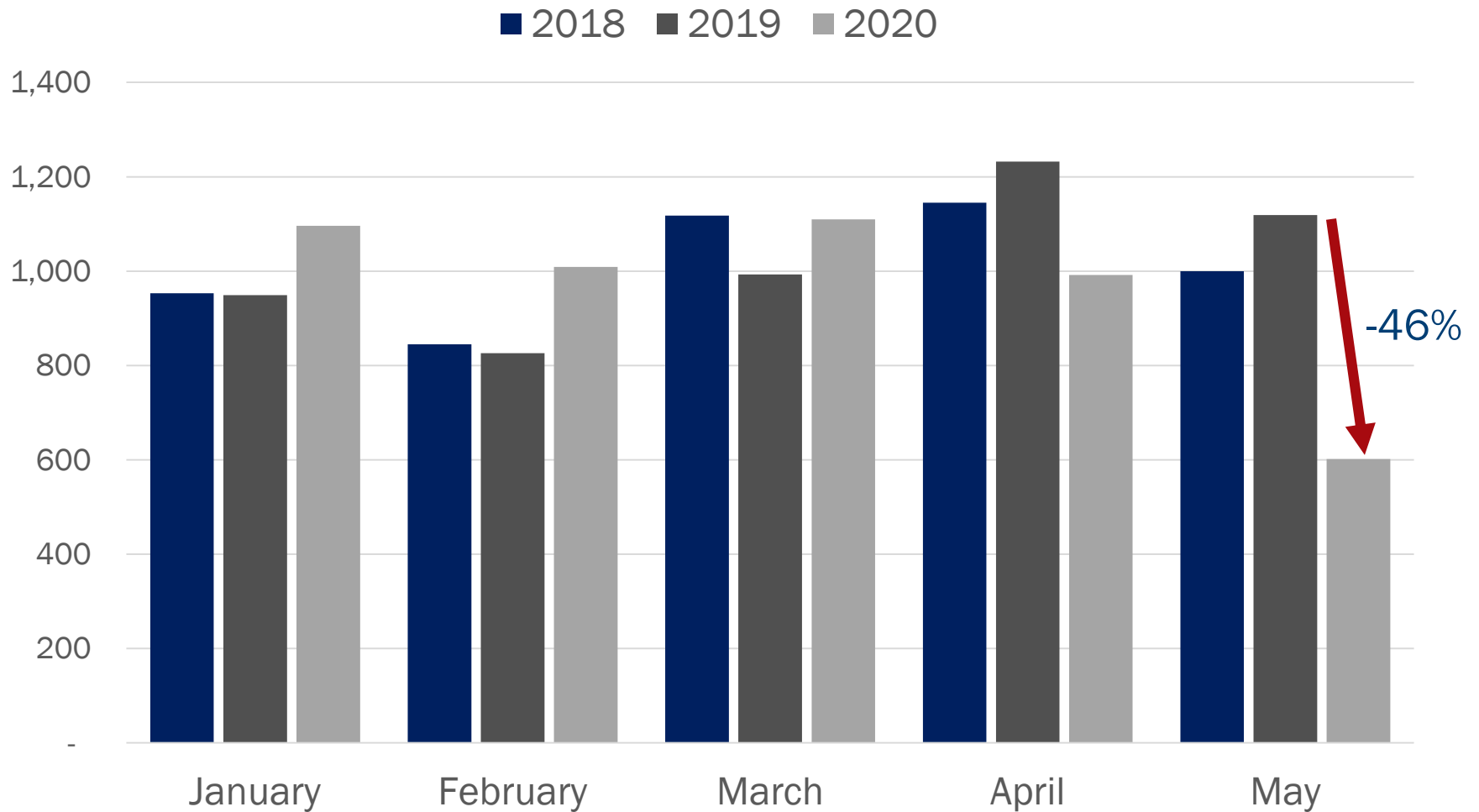


Percent Change in WC Claims March-May 2019 vs. March-May 2020 by Industry



*Includes Professional, Scientific, & Technical Services, Management of Companies & Enterprises, and Information industries

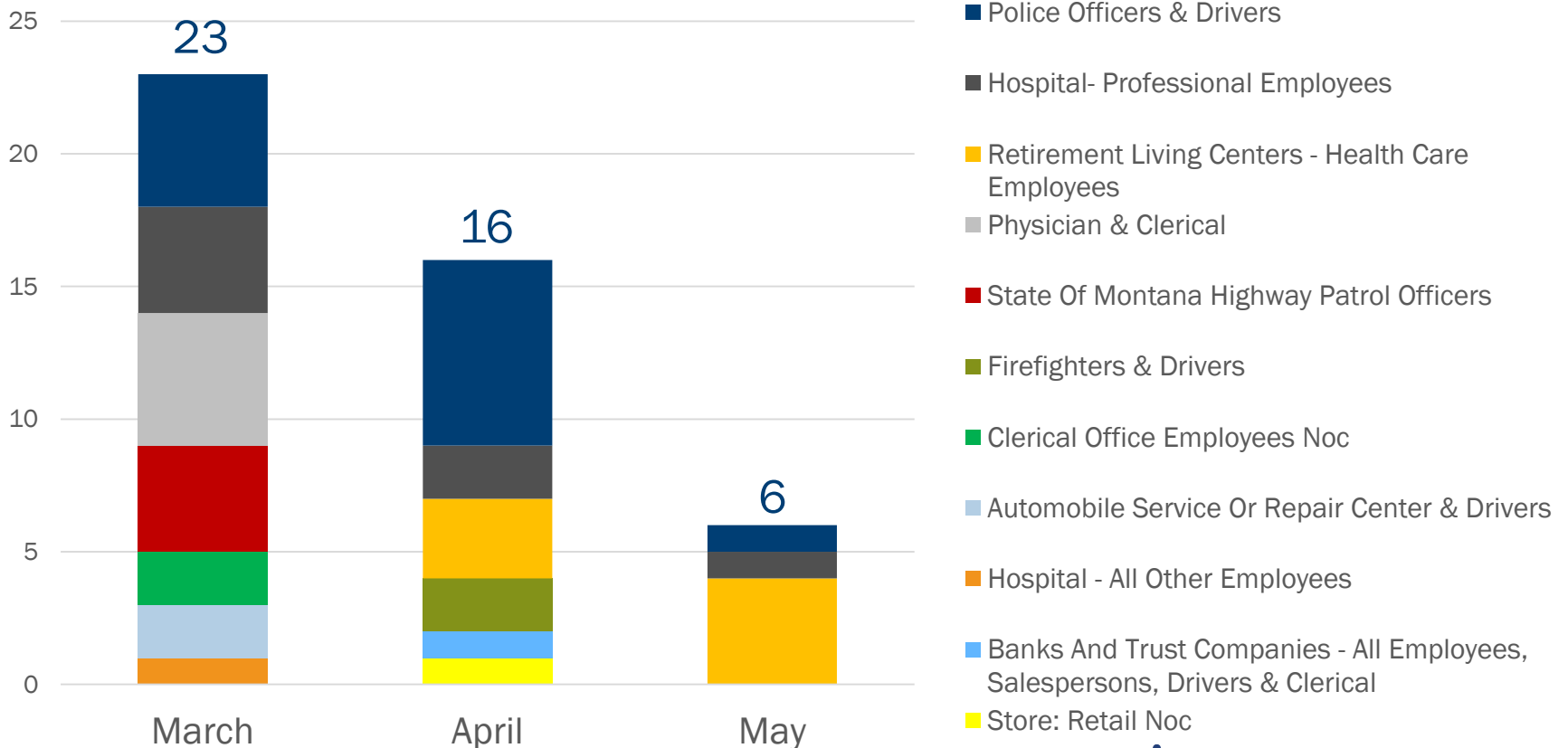
Independent Contractor Registration



Montana COVID-19 WC Claims

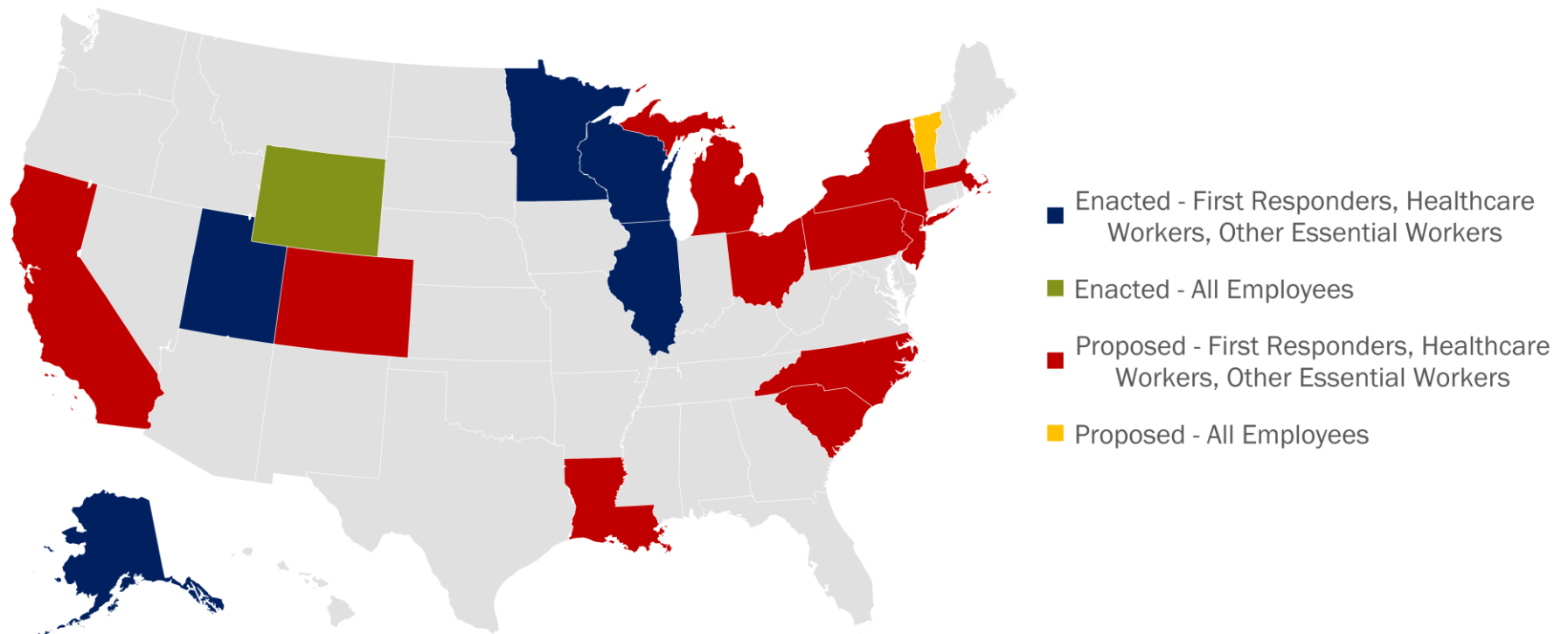
45 FROIs submitted related to COVID-19*

- 9 denials, 0 SROIs
- 1.4% of all FROIs filed March-May
- Primarily healthcare workers and first-responders



*Submission of a FROI does *not* equal a confirmed case of COVID-19.

WC Compensability of COVID-19 – Legislation in Other States



Impacts to Work Comp

Current Impacts

- Increases in access to care issues, but increases in utilization of telemedicine
- Delays in return to work
- Confusion in compensability
- Increases in work from home claims
- Decreases in payroll

Predicted Long-Term Impacts

- Impacts to loss costs/rate-filing?
- Employer experience rating likely unimpacted (Per NCCI filed rule change E-1407)
- Will the definition of “injury/occupational disease” change?

Resources

NCCI's COVID-19 Resource Center

<https://www.ncci.com/ARTICLES/PAGES/COVID-19.ASPX>

Guidance for Employers: COVID-19 and the Workplace

<https://www.nsc.org/work-safety/safety-topics/coronavirus>

The Impact of COVID-19 on Workers' Compensation: An Initial Survey of Payers (April 2020)

<https://www.healthstrategyassoc.com/wp-content/uploads/2020/04/HSA-COVID-Survey-Public-Final.pdf>

Montana Economy at a Glance (April 2020)

<http://lmi.mt.gov/Portals/193/Publications/LMI-Pubs/Labor%20Market%20Publications/EAG-0420.pdf>

