

*Early Claims and
Lessons Learned
From COVID-19*



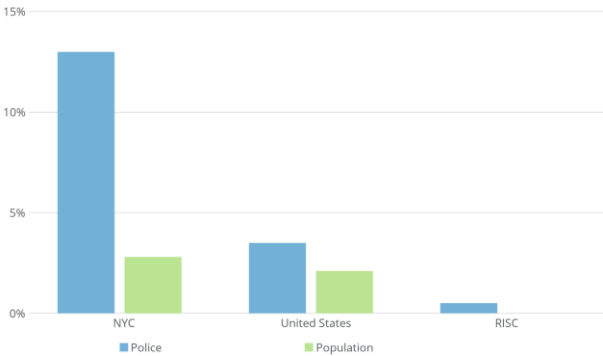
**Is the COVID-19 claims
experience what you
expected?**

POOLING

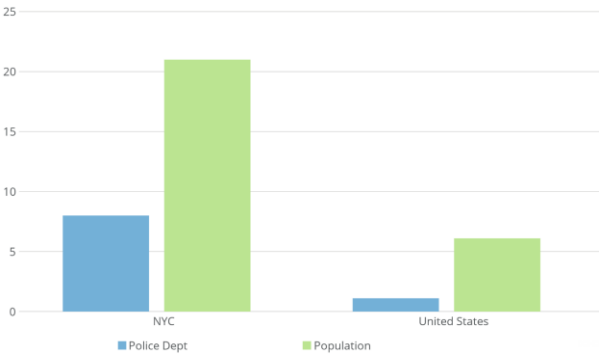
TODAY
PRESENTED BY AGRIP-CAUPA/NLC-RISC

Early Data on First Responder Presumption

COVID Infection Rates for Police and US Population

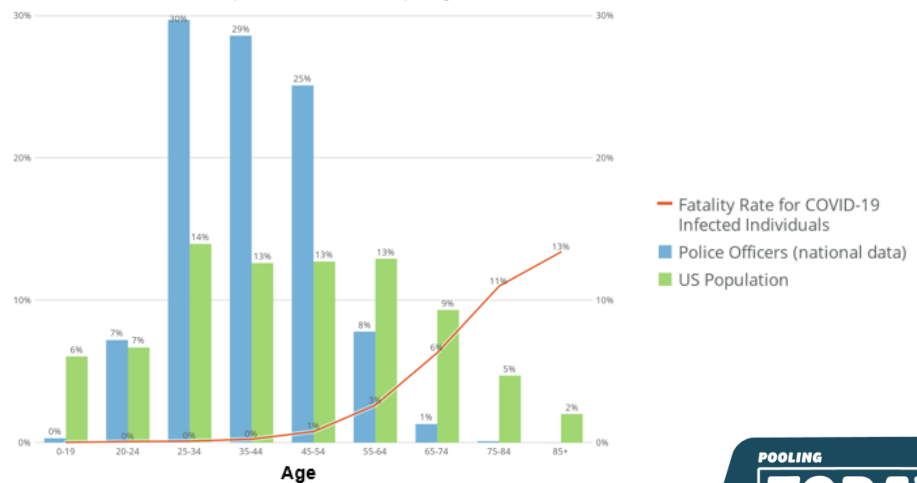


COVID Death Rates (per 10,000)



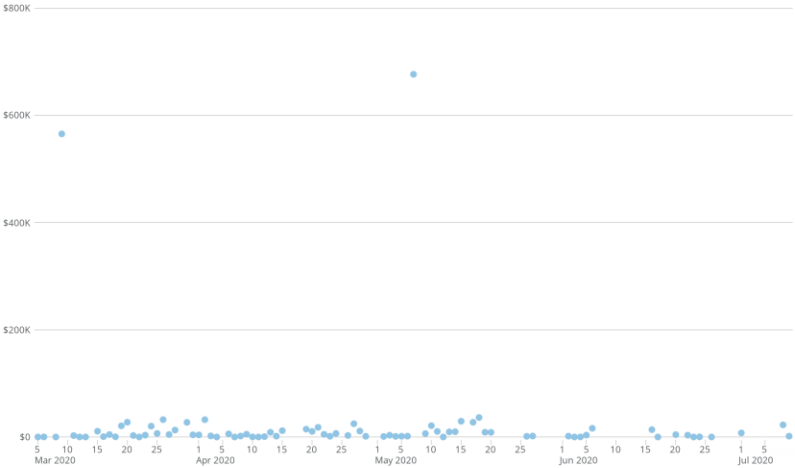
Early Data on First Responder Presumption

Population Distributions (columns) and COVID-19 Fatality Rates (line) by Age



Early Data on First Responder Presumption

NLC-RISC Pool COVID-19 Claims (incurred through July 31, 2020)



Claims: 231
Incurred: \$1.90M
State Pools: 12
Responders: ~50K



Workers' Compensation Claims Experience

- TASB has 1,000 COVID-19 claims and 84 positive tests so far
- We advise members to file a claim if:
 - An employee has tested positive **and**
 - Employee asserts the disease was contracted at work

Workers' Compensation Claims Experience

- Every reported claim requires investigation
- Consistency in compensability decisions
- **Effective employer testing strategies are important to reduce lost workdays**



Workers' Compensation Claims Experience

- Claims handling and benefit delivery need to be more fluid and flexible than we're used to
- The human voice makes a difference maintaining rapport with injured workers
- It's important to keep members informed and involved about claim delays, financial impact, claims reporting



POOLING

TODAY
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Workers' Compensation Claims Experience

- Medical provider communication is also very important
- Consider new needs related to work-from-home (WFH) injuries
 - Timely reporting
 - Hard to investigate

Health Claims Experience

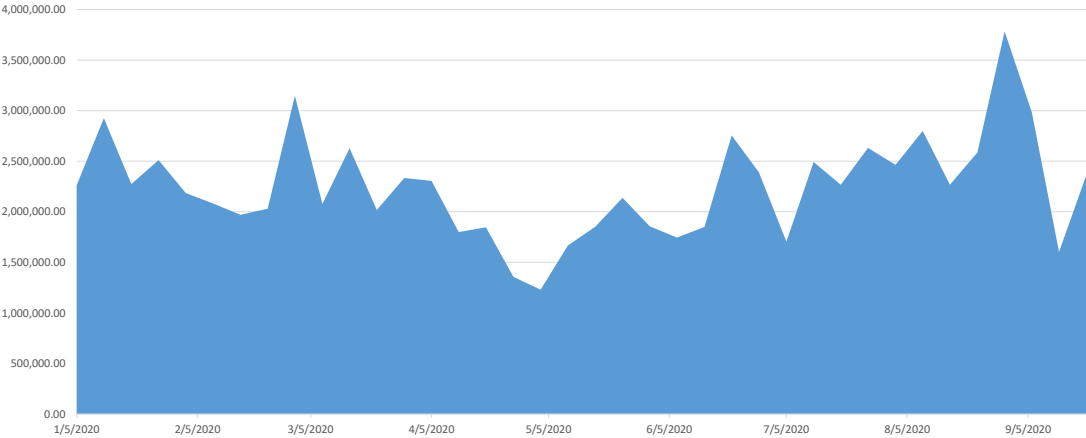
TML Health COVID-19 numbers (as of Sept. 21, 2020)

- 4,700 claimants
- 1,000 first responders
- \$2.3M total paid medical
 - \$1.27M inpatient for 57 claimants
 - \$1.20M for testing and outpatient for about 4,460 claimants

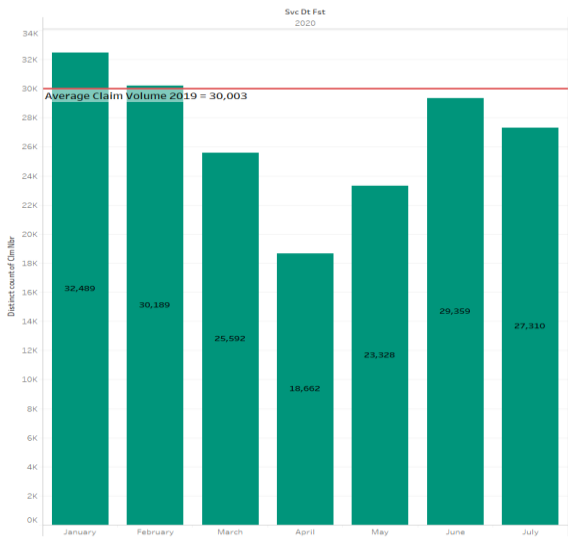


Health Claims Experience

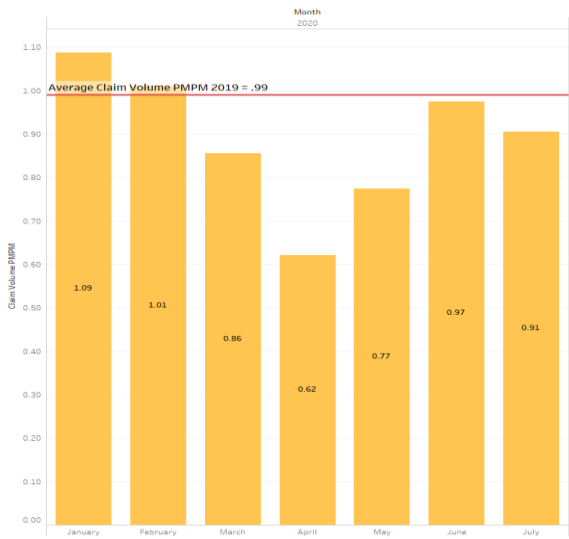
TML Health Weekly Medical Paid (since Jan. 1, 2020)



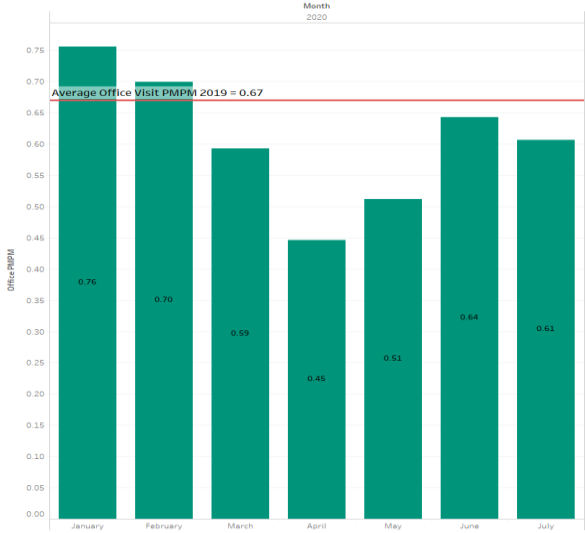
Claim Count by Date of Service



Claim Utilization PMPM by Date of Service



POS - Claim Volume for Office Visit



Orthopedic Surgery Per Thousand



Health Claims Experience

Challenges

- Source of exposure unknown during testing
- Testing access
- Claims volume
- Predicting future costs

Unexpected Wins

- Cooperation for the benefit of members



Property and Liability (Early Thoughts)

Class Actions

- Due process in closure decisions
- Failure to educate (special education)

Other Causes of Action

- Negligent medical care
- Negligent cleaning practices
- Religious discrimination
- Property takings

- Liability shields emerging in state law, still heavily focused on first responder liability
- Questions about business interruption (property) claims remain



Thank You and Questions

Hiawatha Franks, Director, Workers' Compensation Claims, Texas
Association of School Boards Risk Management Fund

Jennifer Hoff, Executive Director, TML Health

Chris McKenna, Vice President & Actuary, NLC Mutual Insurance Company

Jackie Miller, Workers' Compensation Claims Manager, Bay Cities Joint
Powers Insurance Authority

