

# COVID-19 employer update: WC claims handling and care

Liberty Mutual Insurance workers compensation claims teams are committed to putting people first and doing the right thing as we take on the challenges COVID-19 is creating for new and existing claims. This document outlines steps we are taking and answers some common questions from brokers and customers.

For information on workers compensation coverage and compensability, see ["COVID-19: Workers Compensation Response" on Liberty Mutual ViewPoint.](#)

## Your partner for your situation

Even under normal circumstances, Workers Compensation regulations vary from state to state. COVID-19 responses do as well. Therefore, most WC claims handling questions related to COVID-19 do not have one-size-fits-all answers.

That's why the Liberty Mutual claims specialist should be your point of contact for your COVID-19 claims questions.

- Our claims specialists are jurisdictional experts who can help you navigate the specifics of your situation.
- Our claims specialists continue to work from home and will be available to customers and injured workers during this time.
- Our extensive team of technical and regulatory experts is monitoring all jurisdictional and federal guidance and ensuring our claims specialists have the most up-to-date information.
- Our specialists are empowered to continue to make fair, empathetic decisions and to advocate for our injured workers and customers.
- We appreciate your patience. Our teams are working hard to assist customers and injured workers.

Most WC claims handling questions related to COVID-19 don't have one-size fits all answers.

That's why your claims specialist is your key partner and point of contact for your situation.

## Proactive outreach

Last updated: April 26, 2020. This communication is intended for informational purposes only and does not constitute, and should not be construed as, providing legal advice.



Our claims specialists are reaching out over the phone and email to injured workers who are dealing with potential disruptions due to COVID-19 closures.

Our teams are also continuously monitoring events to understand how we can support them, including:

- Care appointments and return to work
- Telehealth
- Prescription filling
- Payments
- Medical services and equipment needs
- Transportation

### **Care appointments and return to work**

Some physicians are cancelling non-critical office visits to create capacity for critical cases and prevent the spread of COVID-19. As events unfold, the pressure and demands on our healthcare system, including workers compensation, may have a growing impact. We are working to address and mitigate this impact:

- We are working to keep our referral tools updated as directions from local officials change provider availability.
- We are in contact with our largest occupational health partners. Most are currently open and serving patients.
- The majority of urgent care clinics have been reporting as open and seeing patients, with increased infection disease protocols in place.
- We are connected with our vendor and provider partners to confirm the availability of alternative treatment options. This includes both traditional care and telemedicine.
- We are working closely with injured workers on rescheduling appointments, as necessary, following decisions from local regulators.
- Rescheduled or canceled appointments may prolong time off work or recovery times for injured workers, but our teams are working to mitigate this impact as much as possible.
- If delays need an additional review or clinical guidance, our nurse case managers and regional medical directors are available to assist.
- Orthopedic practices are following CDC guidelines to reschedule non-urgent, elective procedures and are for the most part seeing emergency and post op cases in line with CDC guidelines.



Regulations and practices on selecting providers and directing care vary by state, so your claims specialist is the key customer and injured worker point of contact for questions about care availability and providers. They will work with you to solve problems and connect you to resources.

## Telehealth

Telemedicine and telerehabilitation can be alternatives to treat minor injuries, provide virtual physical therapy and perform return-to-work readiness checks.

- These may be offered by local practices or through our partners.
- We have expanded the telehealth offerings with our established vendors to ensure capacity.
- At this unprecedented time, we support the use of Telehealth options, where available, to minimize disruption of care.
- Our largest approved Telemedicine provider has 24x7 telemedicine coverage and has ramped up additional server and staffing capacity for anticipated increases in telemedicine visits.

## Prescription filling

Our pharmacy benefits manager has activated several responses to assist injured workers in getting their medications during social distancing, with the following available as needed:

- Early refills
- Mail order and delivery

Our claims specialists are assisting injured workers in accessing these options.

## Payments

COVID-19 presents several challenges in the timing and availability of disability payments, which we are addressing:

- We strongly encourage injured workers to sign up for electronic funds transfer (EFT) to reduce risks and delays in mailing, receiving or depositing paper checks during social distancing.
- We have opened up EFT enrollment over the telephone to enable this.
- Our claims teams are also identifying and reaching out to injured workers who are not on EFT to offer them the option directly.
- We encourage injured workers to connect directly with their claims specialists to sign up.



## Transportation

- We continue help our strategic transportation partners to ensure safety.
- We are currently working to understand their compliance to protocols for best practices, as outlined by the CDC.

## Light duty

Social distancing guidelines have temporarily closed many common light duty options for rehabilitation and return to work, including our own temporary placement program in nonprofits and volunteer assignments.

- We continue to recommend light duty options as an important part of a successful return-to-work program.
- However, following guidelines related to worker and community safety must come first.
- We understand many light duty assignments may be suspended, and that this may affect some industries more than others.
- We will be looking to identify alternatives and to resume programs as they become feasible and safe.
- A temporary suspension does not indicate a permanent change.
- The claims specialist will reach out directly to customers who rely on light or alternative duty programs to discuss possibilities and stay connected.

## Disability adjustments

There may be concerns about the timing and extent of disability payments during this disruption, including:

- The possible extension of disability if return to work is delayed
- The possible resumption of previous temporary total disability payments

Regulations and practices on disability payments vary by state and jurisdiction, and the facts affecting each claim vary, so there is unlikely to be a single across-the-board answer to these concerns.

We understand the situation and are working through scenarios, both as needs emerge and local regulators roll out responses and requirements. As we learn more, please stay in touch with your claims specialist, who will be your best source for updates related to your jurisdiction and situation.

## Questions



We are working hard for you and your injured workers at this time, and we want to stay connected to arrive at the best possible outcomes for your cases.

Please direct any questions you have about claims handling during COVID-19 to your service representative, your claims specialist, or our leadership, and we will continue to communicate with you in our effort to be fair, flexible and transparent as we take this on together.

