COVID-19 & Workers’ Compensation
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On March 10, 2020, the Michigan Department of Health and Human Services identified the first two presumptive-positive cases of COVID-19 in Michigan. Since that date, most industries in Michigan have been severely impacted, with the retail industry being at the forefront of this economic crisis. To help in managing this pandemic, specific safety information can be found at: www.cdc.gov/ by searching in the Coronavirus Disease 2019 section.

Is COVID-19 covered by workers’ compensation?
Probably not in most cases, although we encourage all members to submit those claims and allow the claims adjudication process to gather and review all the information for a final determination.

The Workers’ Compensation Act excludes claims that are attributed to an “ordinary disease of life.” An ordinary disease of life is one in which the public could be generally exposed to outside of their employment. In addition, Coronavirus is not “characteristic of and peculiar to the business” of any employer. However, some industries such as health care, may be impacted differently. If you are uncertain whether to file a claim you’ll want to contact your carrier to review.

Premium Calculations - is furloughed payroll included?
Each insurance carrier will determine whether to charge premium for the payroll of employees on furlough. The member owned Michigan Clubs Self Insured Fund (MCSIF) recognizes that circumstances around COVID 19 are extraordinary and warrant a new class code change to address the issue. As a result, the MCSIF has created a new class code, 0012, for furloughed employees who remain on payroll. In order to take advantage of this class code, the fund requires its members to maintain separate payroll records for furloughed employees. If properly noted, it will reduce their workers’ compensation costs.

Do premium payments need to be made during the shut-down?
Each insurance carrier will approach this issue differently. The MCSIF is able to help support its members by adjusting or in some cases, postponing their payment requirements during these difficult times. As a member owned program, the MCSIF has the financial strength and ability to allow for this member support. Once a fund member has a more accurate estimate of their actual payrolls, the fund will adjust them to reflect reduced staffing levels and establish new payment amounts.

What should we do to prepare our workplace and employees for re-opening?
Loss control and safety measures will be crucial to your ability to safely and effectively return to business and maintain your operational status. Certain insurance carriers may provide you some assistance.

The MCSIF has a fully staffed team of loss control professionals that will be working directly with its member participants. This support will help members implement the needed procedures to meet all the mandates and safety measures required to effectively operate their businesses. Depending on the needs of the member, support will be provided by phone, Email, on-line videos and through web-based training. Actual site visits will also be provided when feasible.

Coming Soon!
On June 1, the MCSIF will be implementing a 24/7 nurse triage program that allows a member to quickly access professional care at any location and at any time. The nurse will either prescribe self-care treatment directly to the employee or direct them to a telemedicine doctor or a nearby approved care facility. The nurse will then coordinate the facility visit by providing information on the patient to both the facility and employer at the time of referral. In most cases, triage care will lead to a quicker return to work and a better claim outcome. Information on this service is being provided to fund members and additional assistance on the fund’s claim reporting options can be found on the fund website at www.miclubsfund.org.