

Covid 19, Impacts to Work and WCB Overview

June 2020

Agenda

- COVID – 19 – a global pandemic
- COVID-19 and work-relatedness
- Reporting COVID-19 claims
- COVID-19 by the numbers
- Cost Relief to employers

A Global Pandemic



- COVID-19 is a highly infectious virus impacting all facets of life and work.
- Alberta has seen 3,460,172* COVID cases since March 2020
- WCB has accepted 18,349* cases as work-related transmissions
- Most cases of COVID-19 are not work related

*As of May 20, 2021

COVID-19 and work-relatedness

COVID-19 has raised many questions for employers and workers.

The following information helps you determine your responsibility as an employer during this pandemic.

See: [EFS COVID-19 at work.pdf \(wcb.ab.ca\)](#)

COVID-19 may be work related when:

- The nature of employment involves sufficient exposure to the source of infection (for example working with/near an infected person),
and
- The nature of employment is shown to be the cause of the condition (for example working with infected patients),
or
- The nature of employment creates a greater risk of exposure for the worker (an outbreak within a facility materially increases the risk of infection at work where hours are spent and the infection is hard to avoid).

A claim is likely to be accepted if:

- a worker contracts the illness and is **performing what the province deems to be an “essential service”** that puts them in regular contact with the general public – *where there is a large infected population.*
- there is a **widespread outbreak**, as declared by a medical health authority **or** a high number of cases without a medical health authority declaring an outbreak – *where hours are spent in a highly infectious environment.*

Note: *WCB will review **each claim** to determine if the most likely exposure was in the workplace and that their employment duties placed them at a greater risk than the general population.*

Reporting requirements

Report a claim for COVID-19 if it meets the specific criteria.

- If your worker is at greater risk than the general public of contracting the virus while at work,
and
- the worker loses time from work after contracting the virus.

Adjudication process

- The covid adjudication team will make initial contact with the employer and worker to gather information.
- They will first determine if there is a confirmed diagnosis of covid - **was there a positive test result?**
 - If no, the claim will be closed – if there is no illness there is no injury to accept.

Adjudication process

- If there was a confirmed diagnosis / positive test, the claim will move to full adjudication.
 - Additional information will be gathered from the employer and worker, and the adjudicator will confirm the circumstances of any outbreak.
 - They will ask if any contact tracing was done, and what the results of that were.
 - They will ask various questions to establish if the illness was more likely contracted at work or outside of work.
 - The adjudicator will make and communicate an entitlement decision.

Adjudication process

- Adjudication questions:
 - worked in the 10 days prior to developing symptoms or testing positive (including any periods of required isolation due to contact tracing from work).
 - was on vacation or has not had a shift and has not worked for the 10 days.
 - was identified by Alberta Health Services as a close contact of a positive case outside of the workplace.
 - lives in a home with others who tested positive before the worker tested positive.
 - travels or commutes with others who tested positive.
 - had recent contact with someone traveling from out of country.

Adjudication process

- If the claim is accepted as work related, wage replacement benefits can be paid for 10 days without additional medical information or reporting – *time away from work is mandated through public health for this condition.*
- Should the worker be medically required to be away from work for more than 10 days, additional medical will be required. The worker will be asked to see their doctor and have reporting submitted.
- In cases where symptoms last beyond 21-28 days and return to work is impacted, the claim will be transferred to a case manager. Approx. 7 – 8% of cases last longer than 21 days.

COVID at work by the numbers

Data as of March 1, 2020 to March 2022

- 74% of cases resolve within 14 days
- Approx. 1 – 2 % of workers experience long COVID where symptoms persist beyond 60 days
- We have accepted fatalities

Covid Cost Relief Discussion

- Consulted with **ITF** in June 2020 on potential approaches to cost relief.
- **Utilized existing policy** to implement cost relief quickly.
- Ensured our strategy was **balanced** on the principles of cost relief, utilized existing policy and could be applied in the near term.

Highlights

We considered how to offer cost relief on 6 key areas including:

- Accepted COVID claims.
- No time loss claims (NTL) that became time loss (TL) because of shutdown.
- Modified work claims that became totally disabled because of shutdown.
- Workers who were totally disabled before the shutdown who became fit for work after the shutdown began.
- Treatment delays created because of the pandemic.
- Re-code NTL claims that became TL during the shutdown to maintain NTL status.

Highlights – Covid-19 claims

Existing policy allows us to apply cost relief in scenarios where a claim is accepted for COVID 19:

- Costs for all COVID claims will be relieved from employer experience to the employer's industry.

Highlights – Modified Work

- This would apply for cases that were NTL, on modified duties or were totally disabled immediately before shutdown (March 16, 2020) and modified duties resumed when the shortly after the shutdown ended (shutdown ended June 12 and modified work would resume no later than July 1, 2020)
- Disability benefit costs relieved to the Accident Fund when:
 - No time lost before the mandated shutdown began March 16 and became time loss after that date.
 - Performing modified duties before March 16th and was unable to continue those duties after that date.
 - Totally disabled before March 16 and became fit for modified duties during the shut down.

Highlights – No Time Loss

- WCB has never done this before – turning a time loss claim back into a no time loss claim! We will ensure NTL status is restored when:
 - A claim is no time lost up to March 16, 2020
 - Becomes time loss because of the shutdown
 - Modified work is resumed no later than July 1, 2020 (approximately 2 weeks post provincial reopening announcement)

Highlights – Treatment Delay

Reviewed where extraordinary delays occurred:

- The delays were minor for common treatment types such as physiotherapy or GP visits.
- The delays were more substantial with surgeries and potentially Visiting Specialist Clinic (VSC) appointments

Surgical cases will be reviewed for cost relief and existing hospital admission (or date of surgery) policy will be applied.

Summary

Cost Relief Category	Cost Allocation	Does Existing Policy Apply?
COVID Claims	Industry	Yes
		Policy 05-02, Part II, Application 2, Question 3.
Delays (hospital admission and day surgery)	Industry	Yes
		Policy 05-02, Part II, Application 1, Question 5.
MW no longer available for NTL claims.	Accident Fund	Yes , although a non-substantive amendment is required.
		Policy 07-02, Part II, Application 2, Question 14
FFW claims – no MW available due to lockdown.	Accident Fund	Yes , although a non-substantive amendment is required.
		Policy 07-02, Part II, Application 2, Question 14
Re-code claims as NTL when MW was not available during the lockdown.	N/A	Yes , although a non-substantive amendment is required.
		Policy 07-02, Part II, Application 2, Question 14

Pandemic impact to non- COVID claims



Impacts to current worker claims

- **Ensuring benefit payments continued was our top priority.** We are encouraging workers to sign up for direct deposit.
- **If you remove modified duties due to a layoff or shutdown, WCB will provide wage replacement benefits** to workers who were working modified duties as a result of a previous workplace injury.
- **If your workers have to self isolate or choose not to participate in modified duties** due to personal concerns with infection risks then we referred them to investigate other options for benefits like Employment Insurance or Canadian Emergency Relief Benefit.

Further information

- Visit WCB's COVID-19 page on our website at [COVID-19 - WCB Alberta](#)

This page includes the following Employer Fact Sheets:

- [EFS COVID-19 at work.pdf \(wcb.ab.ca\)](#)
 - [COVID19 cost relief.pdf \(wcb.ab.ca\)](#)
 - [Return to work post covid.pdf \(wcb.ab.ca\)](#)
 - [Covid claim data.pdf \(wcb.ab.ca\)](#)
 - [EFS COVID-19 vaccine reactions.pdf \(wcb.ab.ca\)](#)
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Questions?