The Centers for Disease Control and Prevention (CDC), the Washington State Department of Health (DOH), and other public health agencies are responding to an outbreak of respiratory disease known as new coronavirus, or COVID-19.

The complete clinical picture regarding this public health emergency isn't fully understood. Reported illnesses have ranged from mild to severe, including cases and deaths in Washington.

This information is meant to answer many of the questions L&I is receiving regarding workers' compensation coverage and this new disease.

Questions About Workers' Compensation Coverage and Coronavirus (COVID-19)

Can COVID-19 ever be allowed as a work-related condition?

Under certain circumstances, claims from health care providers and first responders involving COVID-19 may be allowed. Other claims that meet certain criteria for exposure will be considered on a case-by-case basis.

In most cases, exposure and/or contraction of COVID-19 is not considered to be an allowable, work-related condition.

When to file a claim

The Industrial Insurance Act allows for treatment of COVID-19 when work-related activity has resulted in probable exposure to the virus and certain criteria are met. In these cases, the worker's occupation must have a greater likelihood of contracting the disease.
because of the job (examples include first responders or health care workers). There must also be a documented or probable work-related exposure, and an employee/employer relationship.

Before helping a worker file a workers' compensation claim, the treating provider should consider if the following criteria are met:

- Was there an increased risk or greater likelihood of contracting the condition due to the worker's occupation (such as a first responder or health care worker)?
- If not for their job, would the worker have been exposed to the virus or contracted the condition?
- Can the worker identify a specific source or event during the performance of his or her employment that resulted in exposure to the new coronavirus (examples include a first responder or health care worker who has actually treated a patient with the virus)?

If the above criteria are not met, it is not necessary to file a workers' compensation claim; however, a claim may still be filed if requested by the worker or if the provider is uncertain if the case meets the criteria.

**When will a claim likely be denied?**

When the contraction of COVID-19 is incidental to the workplace or common to all employment (such as an office worker who contracts the condition from a fellow employee), a claim for exposure to and contraction of the disease will be denied.

**How can I file a COVID-19 claim?**

For workers

- At your doctor's office (if you complete the Report of Accident at your doctor's office, the doctor files the form for you).
For providers

If your patient is insured through L&I, you should fill out a Report of Industrial Injury or Occupational Disease (ROA), either:

  
  Find out why we recommend online claim filing ([https://lni.wa.gov/claims/for-medical-providers/filing-claims/online-claim-filing](https://lni.wa.gov/claims/for-medical-providers/filing-claims/online-claim-filing)), how it works, and how it helps your patients.

- **Fax a paper copy within two days to 1-800-941-2976 or 360-902-6690.** Order forms online ([https://lni.wa.gov/claims/for-medical-providers/filing-claims/filling-out-the-report-of-accident#PaperForm](https://lni.wa.gov/claims/for-medical-providers/filing-claims/filling-out-the-report-of-accident#PaperForm)).

- If your patient is insured through a self-insured employer, you should fill out the **Provider's Initial Report (PIR)** ([https://lni.wa.gov/forms-publications/F207-028-000.docx](https://lni.wa.gov/forms-publications/F207-028-000.docx)) (F207-028-000).

For self-insured claims, send the Provider's Initial Report (PIR) and related chart notes to the **self-insured employer (SIE) or their third party administrator (TPA)** ([https://lni.wa.gov/insurance/self-insurance/look-up-self-insured-employers-tpas](https://lni.wa.gov/insurance/self-insurance/look-up-self-insured-employers-tpas)).

**Filing a worker's compensation claim: Exposure vs. contraction of COVID-19**

Workers exposed to COVID-19 must submit the appropriate accident report form before the insurer (L&I or the self-insured employer) can pay for treatment or time-loss benefits. The same is true if the worker is unable to work during the quarantine period or is ill from the virus.

While in most cases, L&I expects to receive claims for contraction of COVID-19, the Industrial Insurance Act allows the insurer to pay for testing before someone is ill when there's been a documented, work-related exposure.

If the diagnosed condition on the original accident report form is contraction of COVID-19 and the three criteria under "when to file a claim" are satisfied, the claim will be allowed and treatment authorized.

---

---
When a claim is filed for probable exposure and the criteria under "when to file a claim" are satisfied, the claim will be allowed for the quarantine period whether or not the worker actually contracted COVID-19.

**Quarantine**

L&I will accept claims of health care workers and first responders who are quarantined after COVID-19 exposure on the job. Other quarantine claims will be looked at on a case-by-case basis.

For an exposure claim to be considered, it must meet the criteria AND the worker must have been quarantined by a public health officer or physician because of that exposure.

Time-loss payments may be allowed for lost wages during the quarantine period of up to 14 days. The CDC indicates that COVID-19 symptoms may appear anywhere from two to 14 days after exposure. Appropriate, medically required testing/surveillance would also be covered. This is a time-limited benefit, and no benefits would be paid after the quarantine period has ended unless the worker develops COVID-19. As with all wage replacement benefits under the Industrial Insurance Act, the first three days are not paid unless the worker is medically required to remain off work on the 14th day following exposure.

**Covered treatment and post-exposure care**

Once a claim is allowed and the 3 criteria under *When to file a claim* are satisfied, the insurer will pay for treatment of COVID-19. Currently, the only treatment for this new coronavirus is supportive care to help relieve symptoms.

**Additional information on COVID-19**

For up-to-date information on COVID-19, go to the following websites:

- DOH coronavirus information (https://www.doh.wa.gov/Emergencies/Coronavirus)
- World Health Organization (WHO) coronavirus information (https://www.who.int/health-topics/coronavirus)