

# COVID-19: U.S. Workers' Compensation Claim Coding for Post-Pandemic Analysis

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## Post-Pandemic Data Analysis Relies on Accurate Coding

Healthcare systems are on the front lines of the COVID-19 pandemic. Organizations from acute care to long term care may experience a significant uptick in healthcare workers reporting exposure to and cases arising from COVID-19. Accurate reporting and documenting of these exposure claims to the workers' compensation carrier (WC), third party administration (TPA) or internal event tracking systems is critical. For healthcare systems across the United States, an influx of exposure claims will need to be tracked for effective case management. In addition, when the pandemic subsides, effective coding will enable systems to analyze the data in a more meaningful and actionable way.

## The Need for Actionable and Insightful Coding

The purpose of this brief is to propose effective WC claims coding that is consistent and enables organizations to benchmark or conduct post-pandemic analysis associated with the data.

This brief assumes the individual filing the WC claim can answer yes to one or more of the following questions:

- Was there an increased risk or greater likelihood of contracting the condition due to the worker's occupation (such as a first responder or healthcare 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 healthcare worker who has actually treated a patient with the virus)? <sup>(1)</sup>

Evidence-based information clearly demonstrates that certain categories of workers' compensation data are linked to cost drivers. It is important to effectively utilize that information to more globally understand the overall results. Organizations using more detailed sub coding are likely to garner peripheral and significant line of site on conversion cases, source exposure, and co-conditions attributed to COVID-19 Workers' Compensation Claims. This will provide organizations with an opportunity to obtain tangible metrics to help understand the unique case complexities and trends for casualty claims associated with this pandemic.

## Proposed Coding for COVID-19 Workers' Compensation Claims

General codes may not suffice to give the necessary insights when the pandemic subsides. The Workers' Compensation Insurance Organizations (WCIO) voted to add new Cause and Nature code for Workers' Compensation to capture COVID-19 claims effective 4/1/2020. The event details will be captured under the category of Occupational Disease and are defined as Cause of Injury code: 83 – Pandemic and Nature of Injury code 83 – Coronavirus 2020 (COVID-19) <sup>(2)</sup>.

To learn how Aon can empower results for your organization, contact:

**Deborah Weigand**  
Managing Director  
Casualty Risk Consulting  
312.218.1372  
deborah.weigand@aon.com

**Vicki Missar**  
Associate Director  
Casualty Risk Consulting  
Commercial Risk Solutions  
Aon  
1.469.867.6196  
vicki.missar@aon.com

**Leslie Batterson**  
Director  
Casualty Risk Consulting  
Commercial Risk Solutions  
Aon  
1.312.401.0451  
leslie.batterson@aon.com

However these codes may not provide the deeper contributory causes analysis to understand critical questions like:

- Was the nature of injury an exposure or contraction?
- What was the source of the exposure?
- What co-conditions does the claimant have related to COVID-19 symptoms?

We propose that claims associated with COVID-19 are coded using the following chart below. Many carriers and TPA’s may be intaking exposure only claims as Notice or Incident-Only claims as exposure only. Once the employee has shown signs of symptoms, they will likely convert to a full Indemnity claim. It may be important to track these as well using the suggested coding in order to understand what claims have converted, what was the source of the exposure (patient, co-worker, etc.) and what were the associated co-occurring conditions associated with the claimant. This will help allow systems to understand post-pandemic contributory causes to assist with establishing corrective actions that aim towards improving emergency response, environment of care protocols and employee wellbeing programs in the future. Ensuring that the TPA/Carrier has the ability to track the conversion of Incident-Only to Indemnity will be key down the road for reporting purposes.

**Table 1: Proposed Sub Coding for COVID-19 Casualty Claims**

<b>NATURE OF INJURY</b>	<b>SOURCE OF EXPOSURE</b>	<b>CO-OCCURRING CONDITIONS</b>	<b>BODY PART</b>
<b><i>Exposure to COVID-19</i></b> <b><i>Contraction of COVID-19</i></b>	Patient Co-worker Visitor Community	Smoking Established lung disease (COPD) Asthma Metabolic syndrome Renal disease Immunocompromised state Cancer Other	Lungs

### Next Steps to Take

Use Table 1 as a guide to begin a discussion with the TPA, Carrier or internal Event Management System. To gain consensus and buy-in for consistent coding, considering to first think and act locally, then move to global applications. Figure 1 shows a simple process for adopting the proposed category in a gradual yet meaningful way. <sup>(3)</sup> Initial steps usually involve adding proposed codes to the incident reports and other data capture processes to get consistent points adopted on the front end which may be difficult in a pandemic. For adoption of the sub cods at the administrator level, stakeholders should seek to gain approval to institute the new coding in RMIS or other data capture systems. For example, adjustments to intake scripts would need to include the new coding, ensuring these questions are answered at the claim-reporting level. As the new coding is simple in nature, there should ideally be minimal impact to a data warehouse/RMIS system.

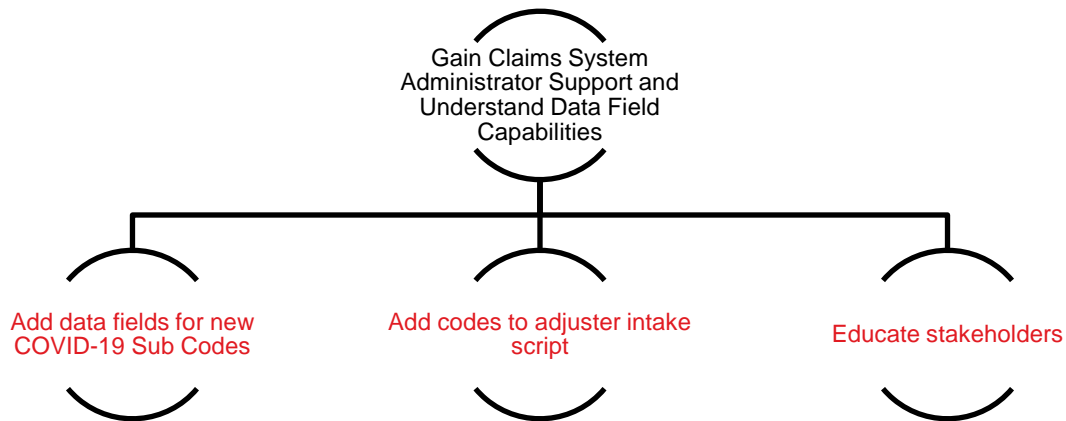


Figure 1: Steps to integrate sub coding of proposed COVID-19 data points

## Aon Recommends

Work with your TPA, Carrier or Internal Event Management System to develop sub coding structure to any workers' compensation claims arising from the Covid-19 Pandemic. By establishing this sub coding upfront you will be in a more favorable position to help understand the contributory causes and impacts on your healthcare workforce.

## References

- 1) <https://lni.wa.gov/agency/outreach/workers-compensation-coverage-and-coronavirus-covid-19-common-questions>
- 2) [https://www.wcio.org/Active%20PNC/WCIO\\_Nature\\_Table.pdf](https://www.wcio.org/Active%20PNC/WCIO_Nature_Table.pdf)
- 3) Missar, et al (2015) Safe Patient Handling and Mobility Claims Coding: A Pragmatic and Functional Approach

Refer to Aon's brief entitled "Impact of Coronavirus (COVID-19) in U.S. Casualty Claims" for more information on additional impacts associated with casualty claims via the link below:

<https://www.aon.com/getmedia/705584bc-9007-4fec-a9f7-a6d4051579de/Coronavirus-Impact-On-Casualty-Claims-COVID.aspx>

## Contributions

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