

## New Pinnacol Policy:

### **Short-term COVID-Related Wage Replacement Benefits**

Colorado's existing workers' compensation rules and regulations are not structured to anticipate the complexities of a pandemic such as COVID-19, where first responders and healthcare workers are instructed to quarantine themselves away from work even before a positive test confirms transmission. First responders and front-line healthcare workers' occupational environment uniquely necessitates and significantly increases their direct exposure to COVID-19. Accordingly, Pinnacol is instituting an emergency policy to provide wage replacement benefits to first responders and front-line healthcare workers for up to 14 days of quarantine. The CDC indicates that COVID-19 symptoms may appear anywhere from two to 14 days after exposure.

**The cost of this benefit will not be applied to the premium calculation of our health care and first responder policyholders.** This is a time-limited benefit, and no benefits will be paid after the quarantine period has ended unless the worker contracts COVID-19 specific to their occupational exposure. In those cases, the existing statute regarding payment of work-related infectious disease will apply.

This document details the circumstances under which a claim for benefits related to COVID-19 exposure from certain healthcare providers and first responders may be allowed.

#### **What will the Pinnacol short-term wage replacement benefits cover?**

The short-term wage replacement benefits will cover wage replacement benefits for up to 14 days while a first responder or front-line healthcare worker is in quarantine. Appropriate, medically required testing will also be covered.

#### **Who is eligible for these short-term wage replacement benefits?**

This benefit is available only to employees who have been quarantined for COVID-19 because the unique occupational environment and demands of their job greatly increase their risk of exposure: specifically, first responders (paramedics, emergency medical technicians, police officers, firefighters) and front-line healthcare workers (physicians, nurses, medical assistants and others working in hospitals, clinics, long-term care facilities and other sites of potentially significant exposure).

We realize that employees in other fields of work may be exposed to individuals carrying the virus. However, eligibility for this COVID-related short-term wage replacement benefit is limited to these occupational environments that uniquely necessitate and significantly increase direct exposure to COVID-19.

The following criteria must be met for short-term wage replacement benefits eligibility:

- The employee is a first responder or healthcare worker with an increased risk or greater likelihood of contracting the condition due to his/her occupation.
- The employee can identify a specific source or event during the performance of job-related duties that resulted in direct exposure to COVID-19 (i.e. a first responder or health care worker who has actually treated a patient with the virus).
- The employee is subject to quarantine imposed by a medical or public health official because of a work-related exposure.
- The employee has lost wages as a result of the quarantine and is not receiving compensation for such lost wages from any other source.

When a claim is made for short-term wage replacement benefits for probable exposure and the claim-filing criteria above are satisfied, the benefits will be paid for up to the 14-day quarantine period whether or not the worker actually contracts COVID-19. This is a time-limited benefit, and no benefits would be paid after the quarantine period has ended unless the worker develops COVID-19, and meets the existing workers' compensation statutory requirements regarding coverage for work-related infectious diseases – i.e., the employee must demonstrate by a preponderance of evidence that the infection arose out of and in the course of employment.

### **Who is not eligible?**

If the above criteria are not met, the employee is not eligible for short-term wage replacement benefits.

In most instances, the contraction of COVID-19 is common to all employment (such as an office worker who contracts the virus from a fellow employee), and a claim for exposure to and contraction of the disease will likely be denied. Pinnacol will evaluate each claim on a case-by-case basis. It is very important to understand that a positive test does not mean there is a compensable claim.

### **How do short-term wage replacement benefits affect workers' compensation benefits if COVID is diagnosed?**

This is a time-limited benefit, and no benefits will be paid after the quarantine period has ended unless the worker contracts COVID-19 specific to their occupational exposure. In those cases, the existing workers' compensation statutory requirements regarding coverage for work-related infectious diseases, which requires the employee to show by a preponderance of evidence that the infection arose out of and in the course of employment, will apply.

### **How do I file a claim for short-term wage replacement benefits for an employee?**

If you believe one of your employees meets the eligibility requirements listed above, please file a first report of injury (FROI) as you would for any workers' compensation claim and let us know you believe the employee qualifies. If you have already filed your

employee's claim, please reach out to your claims representative to let them know that you would like this considered for short-term wage replacement benefits.

**Pinnacol Assurance reserves the right to terminate benefits paid according to this policy at any time, and for any or no reason.**