

# Worker's Compensation and COVID-19:

## Work-related injuries and illnesses



**Did you know:** Worker's compensation covers work-related injuries and illnesses. Diseases that are caused or made worse by working conditions are often compensable. That means workers may receive compensation for time missed from work and medical expenses from being hurt or sick related to their work.



### Example: COVID-19

Riley works in a grocery store and gets sick after becoming infected with COVID-19. Riley's doctor notes Riley is sick with COVID-19 symptoms and she likely contracted the virus through her work at the store. Riley can apply for compensation covering medical bills and lost wages from the original infection and Long COVID.

**How?** With any workplace injury or illness, workers need to be seen by a doctor who can confirm that the condition was likely related to work.

If the illness or injury is found to be “a work-related condition to a reasonable degree of medical probability,” then the worker can file a claim.

If an employer or insurer disputes the claim, the employee has the right to request a hearing before an administrative law judge.





Very few claims\* for worker's compensation benefits related to COVID-19 were reported to the state during the pandemic.

*\* Claims with fewer than three days of lost time from work generally do not need to be reported to the state, including claims for medical expenses related to COVID -19 that had less than three days of lost time from work.*

Out of all the infected workers, first responders (workers in health care, law enforcement, and fire departments) were most likely to:

- ✓ File a worker's compensation claim
- ✓ Receive compensation



A 2022 Wisconsin study of worker's compensation claims\* found that:



Fewer than 1 percent of working age adults with COVID applied for worker's compensation.



Though most successful claims came from first responders, some workers in other industries successfully applied for compensation.



Legal protections helped. Early in the pandemic, when first responders had additional, temporary legal protections, all workers had a better chance of receiving payment.

*\* Modji et al. "Lost time: COVID-19 indemnity claim reporting and results in the Wisconsin workers' compensation system from March 12 to December 31, 2022." American Journal of Industrial Medicine, Volume 65 Issue 12, December 2022. DOI: doi.org/10.1002/ajim.23428*

## Most Important:

Workers, employers and healthcare providers should all know that infectious diseases may be covered by worker's compensation. **This is crucial knowledge for workers with Long COVID who were infected at work.**

