

Update On COVID-19 Workers' Compensation Claims

Interview with Joe Dotro, Vice President, Workers' Compensation Claims

During this unprecedented time, we recently spoke with Joe Dotro, who provided an update on how Workers' Compensation Claims (WCC) is handling the COVID-19 outbreak.

What does the Workers' Compensation Claims Department do?

Workers' Compensation provides benefits to employees of our policyholders when they have a work-related injury or illness. Our staff administrates claims and pays benefits to injured workers covering lost wages and medical treatment related to their injury.



At NJM, we provide coverage for the employees of approximately 15,000 companies. In addition to policyholders, we also act as a third-party administrator (TPA) for self-insured entities that have contracted with us to handle their claims servicing. This includes Hackensack Meridian Health and the Trinitas Regional Medical Care Center, both in New Jersey.

What is happening as it relates to COVID-19?

COVID-19 contraction may be considered an eligible claim for the employees of hospitals, nursing homes, first responders and other healthcare providers who are on the frontlines battling COVID-19. NJM has many healthcare-related policies in its WC portfolio, covering approximately 60,000 employees. Claims began to come in at end of March, and we have received nearly 2,300 claims as of May 4. More claims are expected.

As a whole, we are doing very well, and working with all stakeholders to deliver benefits promptly. We have paid over 1,400 lost time claims to date and will continue to resolve claims and refine our work processes as we move forward.

What steps have we been taking to handle the claims?

Working closely with our WC Legal Department, we reviewed the laws for states we serve - NJ, PA, NY, DE, MD and CT - as it relates to COVID-19 claims. We formed investigation protocols and our supervisors and administrators did a great job of instructing our claims staff on how to properly investigate and make determinations on COVID-19 claims for all jurisdictions.

Understanding that hospitals and other large healthcare facilities would drive a large volume of claims, we partnered with our Commercial Lines Sales team and the brokers for many of these entities. The purpose was to understand their programs and protocols and offer assistance in the reporting of claims so that we can seamlessly deliver benefits to their employees who were exposed to or contracted COVID-19.

In collaboration with our Medical Services Administration (MSA) department, we have implemented a medical protocol where MSA Nurse Case Managers are checking in with injured workers who are symptomatic or have pre-existing conditions to help them by educating and answering questions or helping coordinate and manage treatment for more seriously affected workers.

How has the NJM staff responded?

We're doing everything we can to help our policyholders and their employees when they need us the most, and in so doing we are honored to assist those who are working on the front lines battling COVID-19.

It's been a team effort as it always is at NJM. We've received the support of the Executive Leadership Team, as well as many of the departments within the company. For example, we are creating a CAT team

and will begin to train and onboard General Claims and MSA staff, some with prior WC experience, to add to our capacity to resolve claims as necessary. Also, IT and PMO staff have been extremely helpful in implementing technology and data enhancements that we have needed as well.

I am most proud of our WCC and WC Legal staff, supervisors and management who are stepping up and working hard. This is not a surprise to me as we have an excellent team. Much of our staff is taking on additional or different responsibilities and doing a great job. The situation is really unprecedented from a Workers' Compensation Claims perspective. I think it is important to note that this is all being done remotely during a pandemic affecting all of us with unique challenges, at work and at home. This makes our staff's accomplishments to date even more impressive.

We know there is more work to be done, but I want to say a huge THANK YOU to everyone for their efforts!