

Top things to consider with coronavirus (COVID-19) and your workers' compensation program

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How Pandemics Affect Workplaces

Unlike natural disasters or terrorist events, a pandemic illness is widespread, affecting multiple areas of the world. A pandemic is an extended event with multiple waves of outbreaks in the same geographic area. Each outbreak can last anywhere from six to eight weeks and may occur continuously for over a year or more.

Below are three things to consider about the impact of coronavirus to your company's workers' compensation program and some suggestions on how best to prepare.

Prevention

One of the most important steps your company can take is to emphasize the importance of how you and your employees can prevent the further spread of coronavirus.

- Follow and stay up-to-date on the recommendations from the [CDC](#) and [WHO](#)
- Educate your workforce on measures they can take to protect themselves
- Communicate often with your teams and encourage an environment of open communication
- Encourage employees to practice social distancing and good hygiene practices

Telecommuting

More and more employers are implementing work-from-home practices for the first time with their teams. Employers should have formal telecommuting policies developed and in place for employees. Please note that these policies should include what an employee should do if they are injured in the course of employment while working from home.

Claims

With questions over compensability of potential workers' compensation claims as related to the coronavirus, it is imperative for employers to implement and maintain claims best practices. This includes:

- Early communication with claims adjusters
- Immediate disclosure to the carrier; if an employee makes an allegation of contracting coronavirus from work, the employer should report this information into the carrier for investigation and determination of compensability
- Clear documentation and timelines; this will be a critical part of the claims process

A key takeaway is to document everything. With any allegations involving coronavirus, you should work with your broker and claims adjuster to gather the proper information that is necessary to allow the carrier to properly investigate and make a coverage determination on any alleged claims for industrial coronavirus.

If you have questions about your policies, please contact your Alliant broker and they will be happy to assist you.

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