Frequently Asked Questions – Workers’ Compensation and COVID-19 - Employees

Q: In the event I believe I have been exposed to the COVID-19 virus, would the State Workers’ Compensation program provide coverage or benefits to me as a State employee?

A: Prior to starting the normal process for determining if you might have a compensable workers’ compensation claim, please go to your local health care provider or Department of Public Health location to determine if testing is required or can be conducted for your specific health concern.

Q: In the event I have tested positive for the COVID-19 virus, would the State Workers’ Compensation program provide coverage or benefits to me as a State employee?

A: As with any injury, you have the right to notify your employer that you may have a potential workers’ compensation injury or occupational disease due to COVID-19. You may report the claim in the same manner you would any other workers’ compensation case. Your supervisor should call the claim into the claim intake vendor using the 1-877-656-7475 contact number.

Q: What should I expect once I report a workers’ compensation claim related to COVID-19 to the Intake vendor?

A: An adjuster will be assigned and will contact you to begin the necessary review to determine if the event is related to your employment and covered by the workers’ compensation laws. You will be asked to visit an approved medical provider who will conduct the appropriate screening necessary for COVID-19.

Q: Are there any specific differences in how my potential claim based on COVID-19 will be adjusted versus a typical occupational injury claim.

A: Georgia’s Workers’ Compensation Act provides compensation for occupational diseases. An occupational disease must “arise out of and in the course of” a particular job. But establishing an occupational disease also requires meeting a higher burden of proof. Your claims adjuster will communicate the requirements during the adjudication of your claim.

Q: Are there additional considerations that an adjuster will need to make when investigating an occupational disease claim?

A: Once an employee establishes these elements, he or she is entitled to medical care and treatment that is reasonably required and appears likely to effect a cure, give relief, or restore suitable employment. To recover income benefits for an occupational disease, an employee must show disability. An injury stemming from an occupational disease (as defined by the Act) is within the coverage of the Act. Lost wages (indemnity benefits) are not compensable, however, without a disability. Your claims adjuster will communicate the requirements that must be met for you to be paid indemnity benefits for any lost wages.