



DOAS RMS

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

GUIDANCE: In light of this unprecedented event, prior to starting the normal process for determining if an employee might have a compensable workers’ compensation claim, RMS recommends directing all employees who believe they may have COVID-19 symptoms or have been exposed to the virus to their local health care provider or Department of Public Health location.

- Q:** In the event my organization has an employee who tests positive for COVID-19, would the State Workers’ Compensation program provide coverage or benefits to the employee?
- A:** As with any injury, in the event an employee notifies you that they believe they have a workers’ compensation injury due to COVID-19, RMS would recommend reporting the case in the same manner you would any other workers’ compensation case. Call the claim into the claim intake vendor using the 1-877-656-7475.
- Q:** What can be expected once a report of a workers’ compensation claim related to COVID-19 is reported to the Intake vendor?
- A:** An adjuster will be assigned and will contact the employee to begin the necessary review to determine if the event is related to his/her employment and covered by the workers’ compensation laws.
- 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. Specifically, an occupational disease requires proof of *all* the following:
- A direct causal connection between the conditions under which the work is performed and the disease;
 - That the disease followed as a natural incident of exposure by reason of the employment;
 - That the disease is not of a character to which the employee may have had substantial exposure outside of the employment;
 - That the disease is not an ordinary disease of life to which the general public is exposed;
 - That the disease must appear to have had its origin in a risk connected with the employment and to have flowed from that source as a natural consequence.
- 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. It is not compensable, however, without a disability. Where there is no such loss of wages there is no disablement, and consequently no disability. In such a case there is no event that would make the disease compensable.