



# Real-Time Risk



**TIMELY NEWS AND TIPS TO HELP REDUCE RISK**

*March 2020*

## CIS Coverage for Coronavirus

**CIS has received many questions regarding the coronavirus and coverage.**

Here are some frequently asked questions of CIS.

### **CORONAVIRUS AND CIS WORKERS' COMPENSATION COVERAGE**

#### **1. Is the coronavirus covered by workers' compensation?**

Workers' compensation covers work-related injuries and illnesses. If the employee believes they contracted COVID-19 on the job they should complete an 801. If the medical evidence supports a work-related exposure, CIS will provide coverage. A coronavirus diagnosis is not necessarily work-related. Each case acceptance/denial decision will be based on the specific case facts.

CIS follows the Oregon workers' compensation laws and rules.

Members are encouraged to use the CIS 24/7 Workplace Injury Hotline at 844-646-1614. Members may also take advantage of CIS telemedicine options.

*If you need more information, please contact your CIS Risk Management Consultant.*

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## **2. Will CIS pay for the COVID-19 diagnostic test if the employee believes they may have contracted the virus at work?**

We ask employees to follow the advice of their medical provider and try to determine if the source patient has been diagnosed with the virus. This is on a case by case basis, but generally if the medical provider recommends obtaining a test — and it is likely to have been contracted at work — CIS will pay for diagnostic test as a part of investigating the workers' compensation claim.

Also, remember that ORS 656.247 requires payment for medical services by health benefit plans prior to workers' compensation claim acceptance or denial.

*(4)(a) If the claim in which medical services are provided under subsection (1) of this section has not been accepted or denied and a health benefit plan provides benefits to the worker, the health benefit plan shall expedite preauthorizations and guarantee payment of expenses for medical services provided prior to acceptance or denial of the claim according to the terms, conditions and benefits of the plan.*

## **3. As a first responder I may have been in contact with the coronavirus. What should I do?**

Follow the advice of your medical provider. If diagnostic testing or quarantine is medically necessary, complete an 801. CIS will investigate and follow the law.

## **4. A co-worker was diagnosed with coronavirus. Will I be covered by workers' compensation if I get it?**

Follow the advice of your medical provider. If diagnostic testing or quarantine is necessary, complete an 801. CIS will investigate and follow the law.

## **5. I am asked to fly to another state, if I contract COVID-19, will that be covered by workers' compensation?**

CIS recommends members limit travel when ever possible at this time. Oregon workers' compensation laws, provides for the employee to have the burden of proof that the coronavirus was work related. CIS will follow medical advice and Oregon law. Each case acceptance/denial decision will be determined on the facts of that case.

## **6. If we are asked to work at home for a period of time, am I covered by workers' compensation?**

Yes, if the member asks employees to telecommute, it is covered by CIS. Regular wages while working from home are normally paid.

## **7. If my office shuts down, will workers' compensation pay time-loss?**

No. We encourage members to allow staff to work at home or take accrued leave if the office is shut down. Members should have a specific temporary policy or practice addressing this situation.

## Resources

LOC is helping members with resources to stay prepared at the following website:  
<https://www.orcities.org/resources/reference/coronavirus-resources>

The CDC webpage to answer questions that relating to: Symptoms, Testing, Personal Hygiene, How the COVID-19 virus spreads and other FAQ's:

- <https://www.cdc.gov/coronavirus/2019-ncov/index.html>
- <https://www.cdc.gov/coronavirus/2019-ncov/about/share-facts.html>

Oregon Health Authority (OHA) website for FAQ's, tracking state approaches and Best Practices: [https://www.oregon.gov/oha/PH/DISEASES/CONDITIONS/DISEASESAZ/Pages/emerging-respiratory-infections.aspx?fbclid=IwAR1cs8zmGZWCvnLC2xpO-gHD0CbHrvFooJ\\_9aHAEIWW5-ie4e2Jagl](https://www.oregon.gov/oha/PH/DISEASES/CONDITIONS/DISEASESAZ/Pages/emerging-respiratory-infections.aspx?fbclid=IwAR1cs8zmGZWCvnLC2xpO-gHD0CbHrvFooJ_9aHAEIWW5-ie4e2Jagl)



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## 8. If I must be quarantined, will CIS pay for a hotel?

Not necessarily. We encourage members to follow the advice of their physician about quarantine.

## 9. If a co-worker has a flu or cold or any virus, and I get sick, is that covered by workers' compensation?

Generally, no. The employee will have the burden to prove the illness is a work-related exposure.

## CORONAVIRUS AND CIS PROPERTY COVERAGE

### 1. Will CIS pay for a preventative cleaning of our building?

No, CIS does not have the funds to pay for preventative cleanings of members buildings.

### 2. Will CIS pay for a cleaning if an employee contracts COVID-19?

The CIS property coverage agreement excludes pathogens such as COVID-19. However, CIS will offer a member grant to assist a member with cleaning a building if there is a documented case of an employee having the coronavirus onsite. To qualify, a member must have both property and workers' compensation with CIS. Through June 30, up to \$1,000 will be reimbursed to each eligible member.

### 3. Will CIS pay for the cost of moving to another building temporarily due to COVID-19?

No. The CIS property coverage agreement excludes pathogens such as COVID-19.

### 4. Will CIS reimburse us for any lost income due to COVID-19?

No. The CIS property coverage agreement excludes pathogens such as COVID-19.

## CORONAVIRUS AND CIS VEHICLE COVERAGE

### Will CIS respond to an auto vehicle damage that involves COVID-19?

Vehicle claims are reviewed on a case-by-case basis. Pathogens are not excluded from the auto physical damage coverage.

## CORONAVIRUS AND CIS LIABILITY COVERAGE

### Will CIS respond to a liability claim against the city/county that involves COVID-19?

Though the CIS liability coverage document excludes pathogens such as COVID-19, we encourage members to forward any claims made against the member. Each case will be evaluated based on the facts of the claim.

## CIS Learning Center COVID-19 Course

This free COVID-19 course describes workplace preparedness — as well as symptoms and how to care for someone at home (if a family member contracts the virus).

The course is accessible to all Property/Liability, Workers' Compensation, and Employee Benefits members and agents. Please note, an active account is required to access the course.

Visit [learn.cisoregon.org](https://learn.cisoregon.org) to register.

