

Unfortunately, some people who test positive for COVID-19 can experience long-term effects from their infection, known as "long COVID-19." The effects of long COVID-19 can vary; individuals may experience mild symptoms or suffer near-debilitating health concerns. Long COVID-19 has impacted both employees and their employers. Specifically, some employees have not been able to work at full capacity due to their symptoms, thus creating additional labor challenges for employers.

The Workers Compensation Research Institute (WCRI) recently released a study called "Long COVID in the Workers' Compensation System in 2020 and 2021. Bogdan Savych. August 2023. WC-23-31." Included is a high-level insight on their findings.

A new WCRI study found that 6 percent of workers with COVID-19 developed long COVID, and many of these workers continued receiving medical care a year after their infections. This study expands prior evidence from early in the pandemic, showing persistent rates of long COVID infections through 2021.

"Our main takeaways for workers' compensation policymakers and stakeholders are that long COVID continued to affect a meaningful share of workers with COVID-19 infections, and that was an important driver of claim costs," said Ramona

Tanabe, President and CEO of WCRI. "Among all workers with COVID-19 claims, 6 percent received treatment for long COVID conditions, some more than a year after the initial infection. At an average of 18 months of post-infection experience, these workers received more than 20 weeks of temporary disability benefits and received about \$29,000 in medical care."

The study, Long COVID in the Workers'
Compensation System in 2020 and 2021, provides insights into workers' recoveries from COVID-19.
The study addresses the following questions:

- What is the prevalence of long COVID among workers with COVID-19?
- What are the costs of long COVID claims?
- What is the duration of temporary disability benefits among workers with long COVID?
- What are the industry and worker characteristics associated with long COVID?
- How do rates of long COVID vary across states?

The analysis includes COVID-19 cases reported with a date of infection between March 2020 and September 2021. For each claim, we collected information on medical care and income benefits that were provided through the end of March 2022 across 31 states.





FOR MORE INFORMATION

Long COVID-19 continues to impact employees and workplaces. As a result, employers should monitor the issue so they can be prepared to respond effectively. Employers will likely need to provide accommodations to affected employees who are still able to work and should stay up to date on ADA requirements and other guidelines to ensure they remain compliant. For specific guidance, employers should seek local legal counsel.

If you would like additional information on this topic, please reach out to:

John Gibson, CSRM, CIC

TRICOR Insurance Partner/Vice President, Program & Workers Compensation Specialist (608) 288-1800 ext. 1714 jgibson@tricorinsurance.com

TRICOR is Endorsed by Wisconsin Association of School Boards (WASB) Insurance Plan for Property and Casualty Insurance & Employee Benefits Insurance. For more information, visit wasb.org and select "WASB Insurance Plan."

