

WHEN SHOULD AN EMPLOYER REPORT A CLAIM TO THE CARRIER?

1. Employers should report a COVID-19 claim to the carrier **if** their employee:
 - Has a positive COVID-19 test OR a diagnosis of COVID-19 from a licensed physician or surgeon.

AND

- The employee indicates they acquired the illness at work.
2. Employers need not report a claim to their carrier if the employee merely says they were (or believe they were) exposed to COVID-19, but does not meet the requirements from 1, above. **Exposure alone is not a covered claim, without an injury and/or diagnosis.**
 3. Reporting a claim does not mean it is compensable, and it does not mean it will be delayed or denied.

Each carrier will address each claim on its merits.

Most carriers have created a dedicated task force to manage COVID-19 claims to be both fair and consistent.