

# Workers Compensation Insurance: COVID-19 And Essential Employees

Workers compensation insurance provides benefits to employees who suffer work-related injuries or illnesses. It helps pay for medical care, wages from lost work time, and more. These benefits vary by state.

## Does Workers Compensation Insurance Cover COVID-19 Infections?

Short answer is no, but there are important exceptions. Workers comp generally does not cover routine illnesses such as a cold or flu because they cannot be tied to the workplace.

- Before the COVID-19 pandemic and according to the National Council on Compensation Insurance (NCCI), at least 18 states had policies that presume firefighters' and other first responders' chronic lung or respiratory illnesses are work-related and therefore covered.

## COVID-19 presents a unique situation contingent upon state-level policies.

- Workers deemed "essential"—including health care workers, mass transit operators and grocery store workers—are at a high risk of exposure to the virus. But this does not guarantee a COVID-19 infection would be covered in most states.
- Some states have acted to include certain high-risk workers such as first responders, so that COVID-19 infections are presumed to be work-related. This puts the burden on the employer and insurer to prove the infection was not work-related, making it easier for workers to file successful claims.
- Some employers and insurers have raised concerns that these presumption policies will increase insurance costs for employers at a time when businesses are already facing significant financial challenges.



## Resources From The National Council On Compensation Insurance (NCCI)

- [Statutory standards](#) of compensability for states where NCCI is a rating or advisory organization
- [COVID-19 regulatory and legislative activity](#)