



COVID-19
ACTIVITY REPORT

2020

DCRB COVID TOPICS

Four Distinct Areas of Focus for DCRB



Data Reporting and Coding

Adjust and/or establish rules, data standards and processes related to pandemic event.



Public Policy & Legislative

Provide fundamental guidance to stakeholders. Monitor state-specific legislative activity.



Impact Response

Monitor workers compensation policy and claims data. Identify and establish benchmarks. Collaborate with other organizations. Analyze impact. Document and share findings.



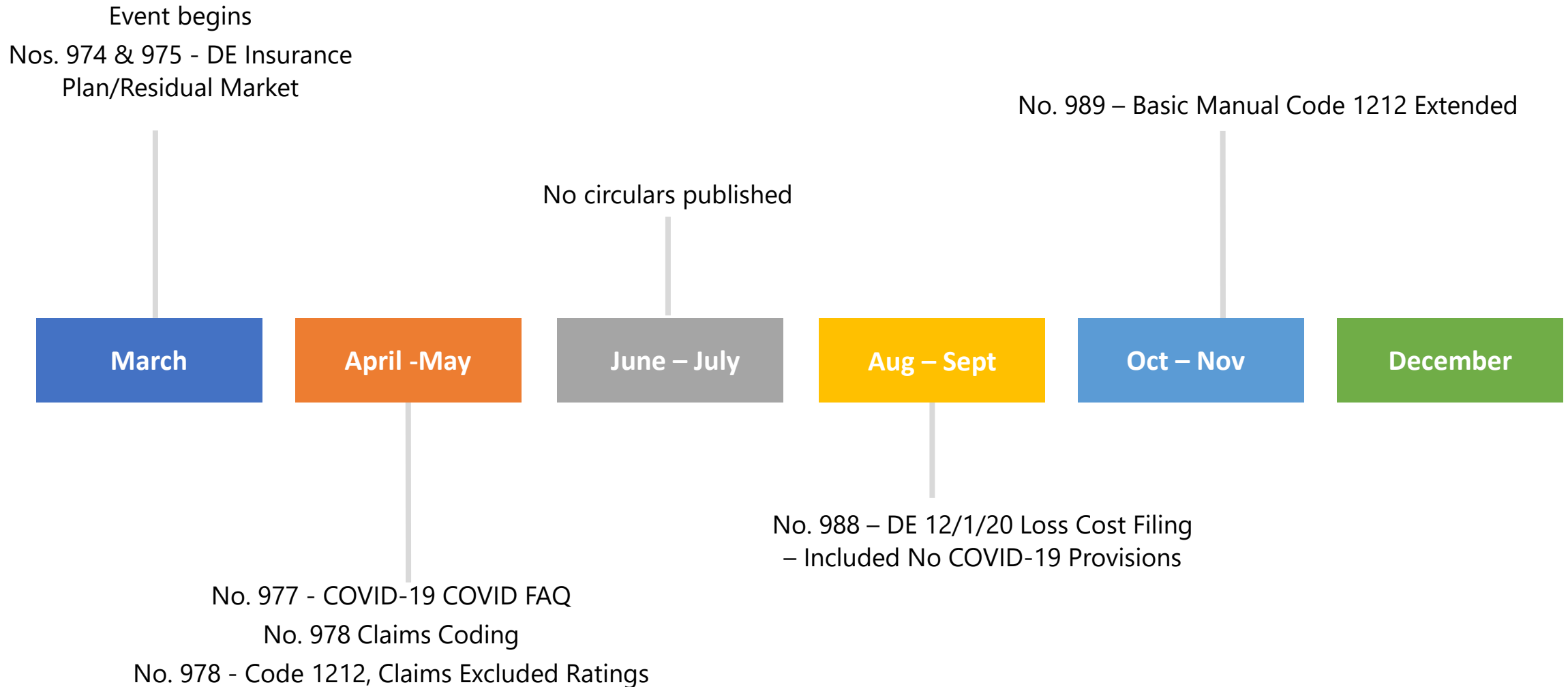
Ratemaking & Rating Programs

Determine impacts to ratemaking and ratings. Adjust parameters if appropriate.

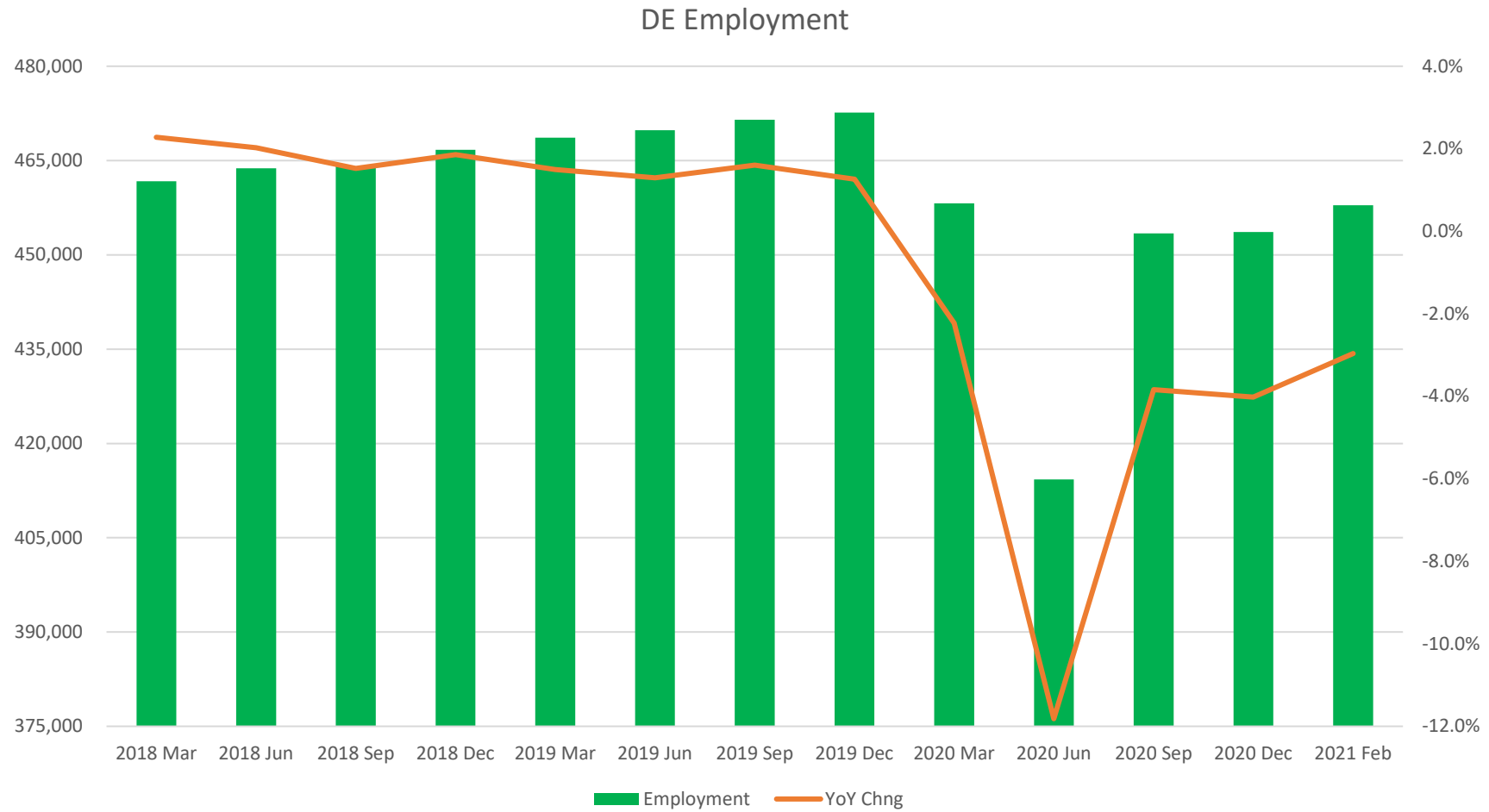


Pandemic Related Filings

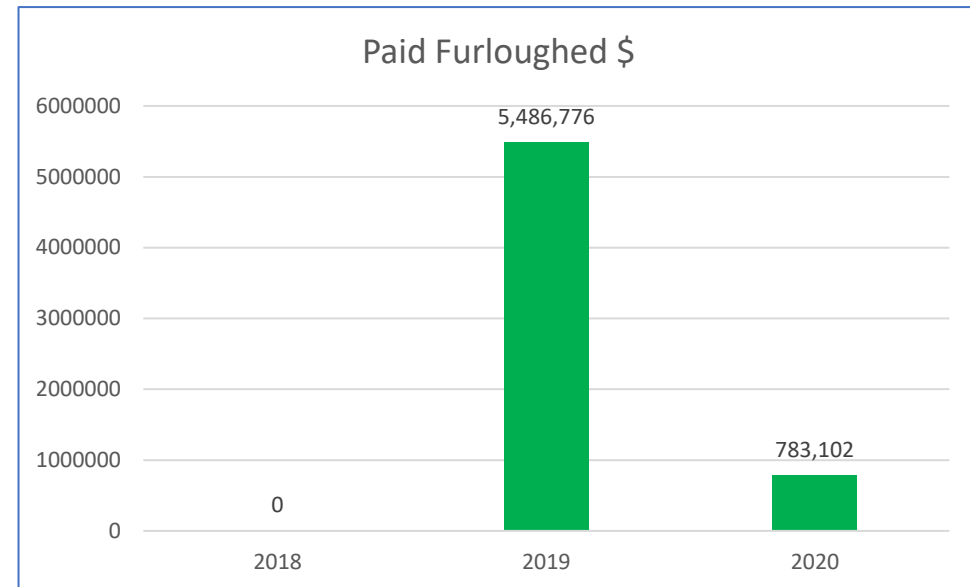
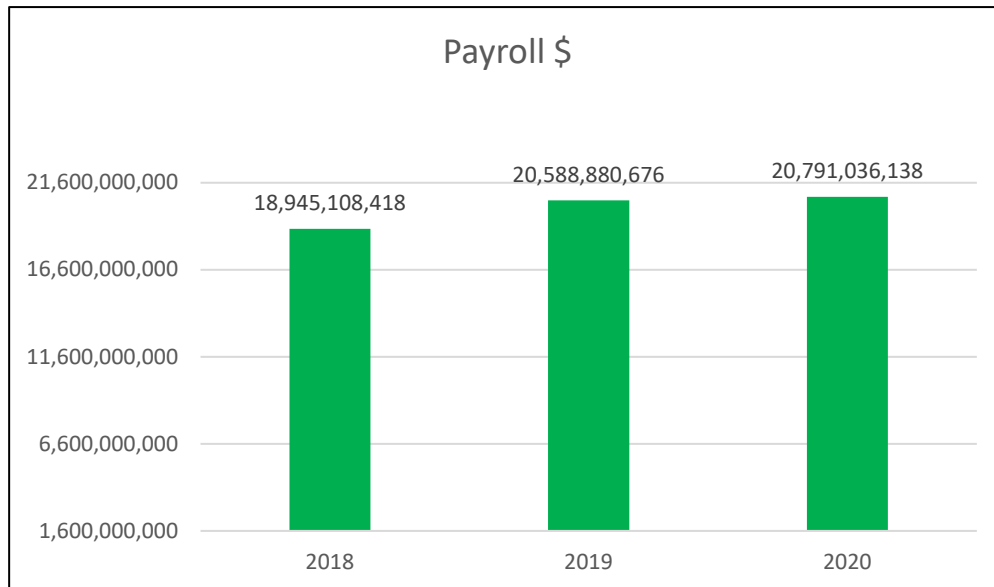
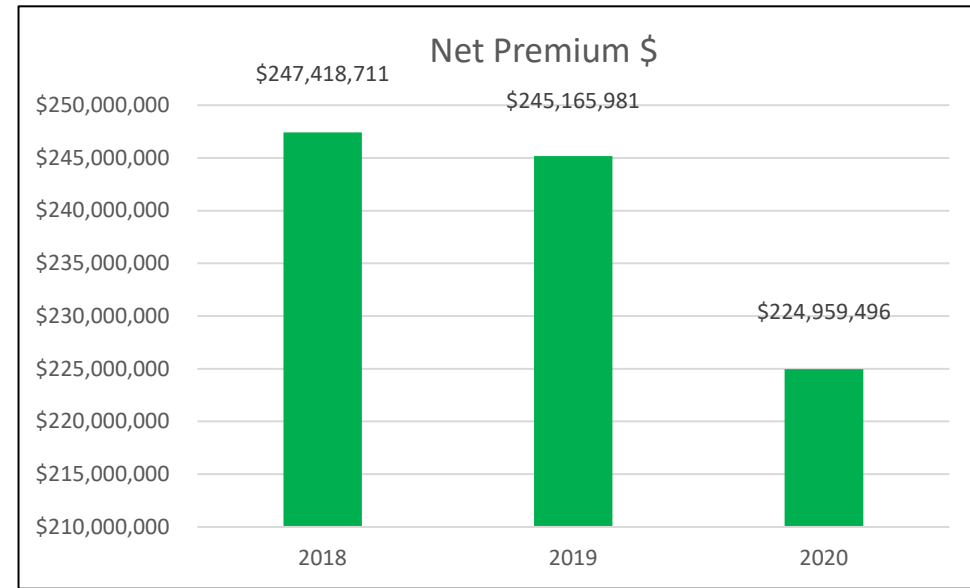
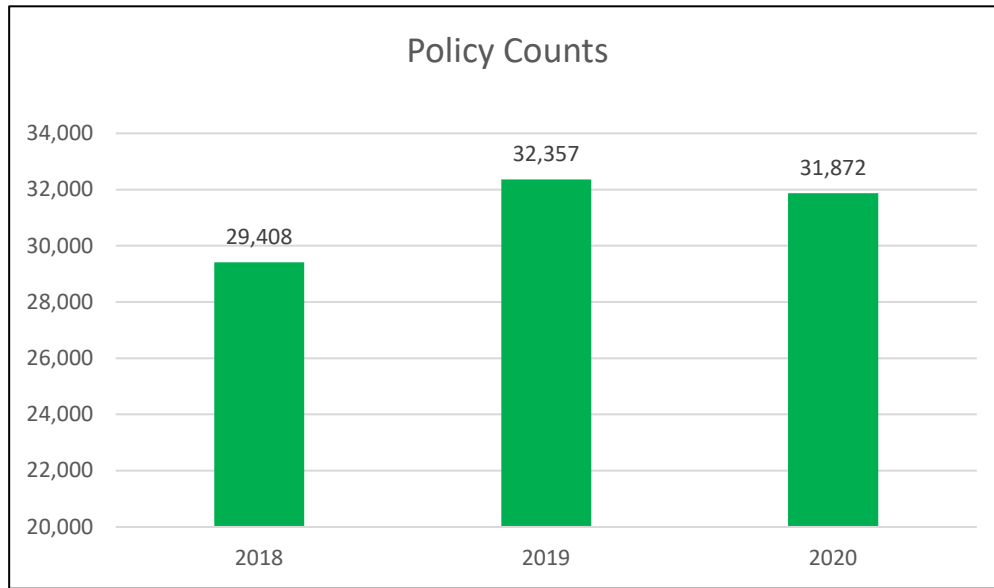
DCRB Circulars Related to COVID-19



The Delaware Marketplace



The Delaware Private Insurer Marketplace



CLAIMS DATA

DCRB Initiatives - Organizing the Buckets



Claims – Claims that occurred prior to the event

Claim that occurred prior to pandemic. Claims handling process changes? Was there a change in treatment? Return to work opportunities?



Claims – Non-COVID

Ordinary workers compensation claims. What has changed? Impact of new work locations? Mix of types of claims? Types of injuries? Change in treatments? Lab work increasing?



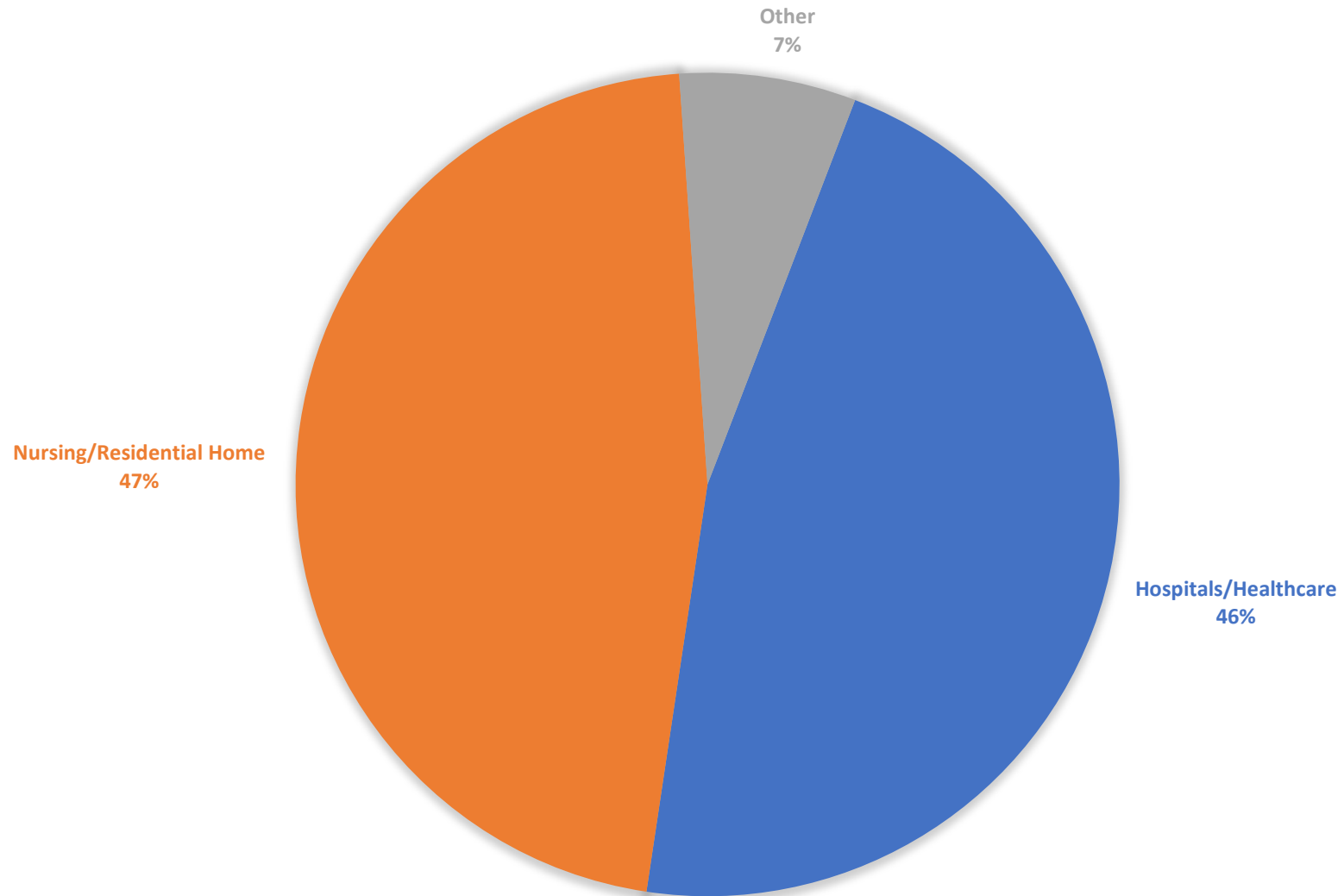
Claims – COVID

Diagnosis of COVID. Which industries are most affected? What are the average costs? Catastrophic costs? Costs to the system?

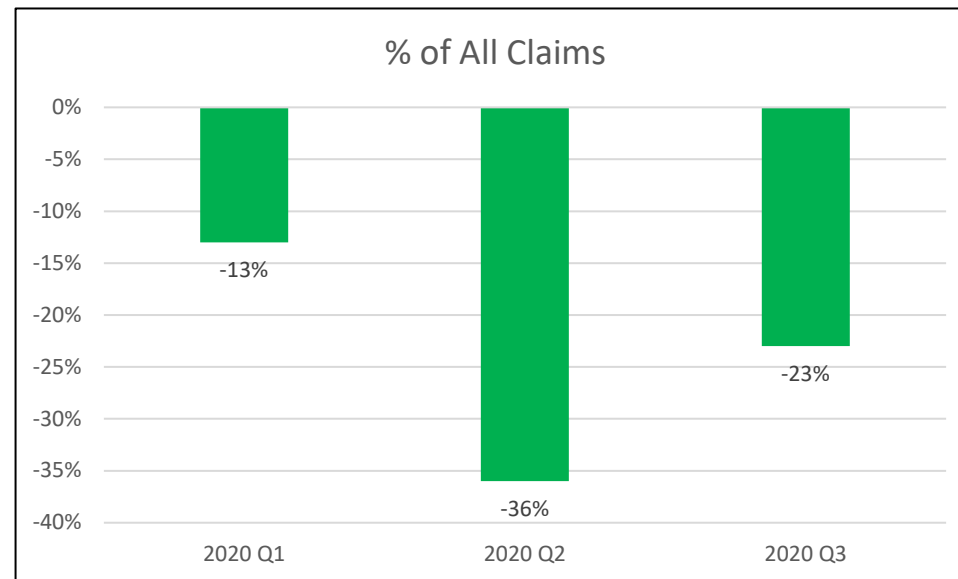
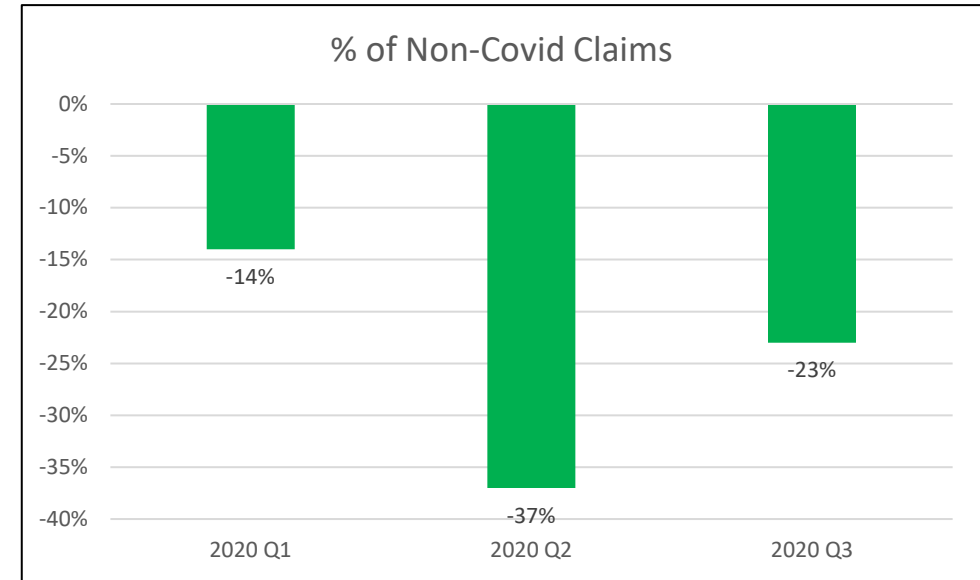
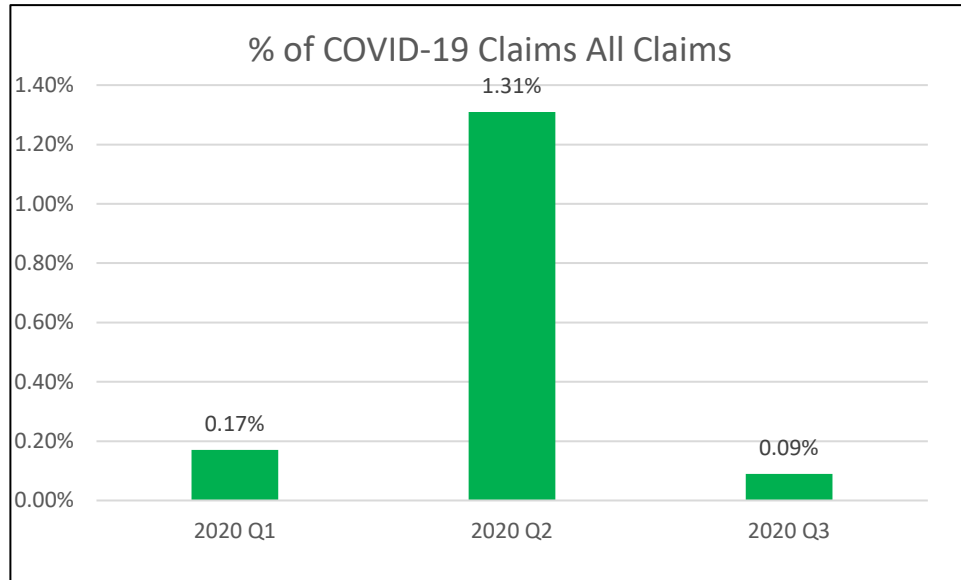


COVID-19 Claim Distribution

By Type of Business



Delaware COVID-19 Claims



Key Observations for DE

- COVID-19 claim volume by private insurers is much lower than initially estimated.
- Claim volume in 2Q20 was significantly below the pre-COVID levels. Claim volume increased in 3Q20, although not to pre-COVID levels.
- Inpatient hospitalization is the key cost driver of claims with COVID-19 treatments. ICU services have not been a significant cost driver.
- Professional services such as physician office visits and physical therapy appointments are trending towards a return to pre-COVID levels starting in 3Q20.
- There continues to be no meaningful delays in time to initial treatment observed in 2020.
- After a large increase in the share of claims with telemedicine services in 2Q20, telemedicine utilization took a step back in 3Q20, but remained significantly above the 2019 utilization.
- Drug share of medical costs increased slightly in 2Q20, but only due to medical share decreasing. This trend appears to be reversing direction starting in 3Q20.

SIMPLE MEDICAL DATA COMPARISONS

COVID Impact

Medical Claim Volume

Claim Cost Drivers

Telemedicine

Emergency Room Visits

Doctors Appts

Physical Medicine

Delaware 2Q2020

Decrease 18%

Hospitalization
61% Inpatient, 0.0% ICU

Increase 1338%,
78 to 1.1K

Decrease 17%
590 to 489

Decrease 38%
7K to 4K

Decrease 31%
13K to 9K

Delaware 3Q2020

Increase 8%

Hospitalization
63% Inpatient, 0.0% ICU

Decrease 64%,
1.1K to 400

Increase 24%
489 to 605

Increase 26%
4K to 5K

Increase 16%
9K to 11K

SIMPLE MEDICAL DATA COMPARISONS

COVID-19 Impact

Share of Claims w/Surgery

Average time to Treatment
(Office Visit)

Average Time to Treatment
(Physical Medicine)

Average Time to Treatment
(Surgery)

Scripts % of Total Cost

Delaware 2Q2020

Slight decrease 2%

Consistent with
pre-covid

Consistent with
pre-covid

Consistent with
pre-covid

Increase (due to less medical
share)

Delaware 3Q2020

Consistent with
Pre-covid

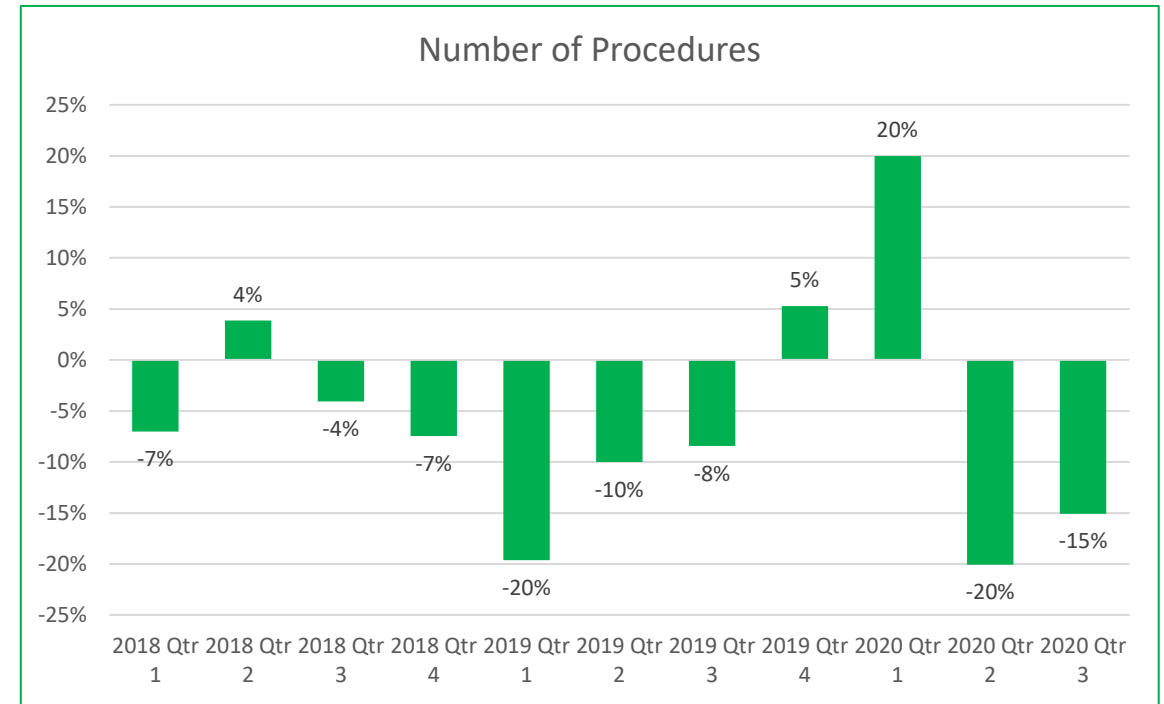
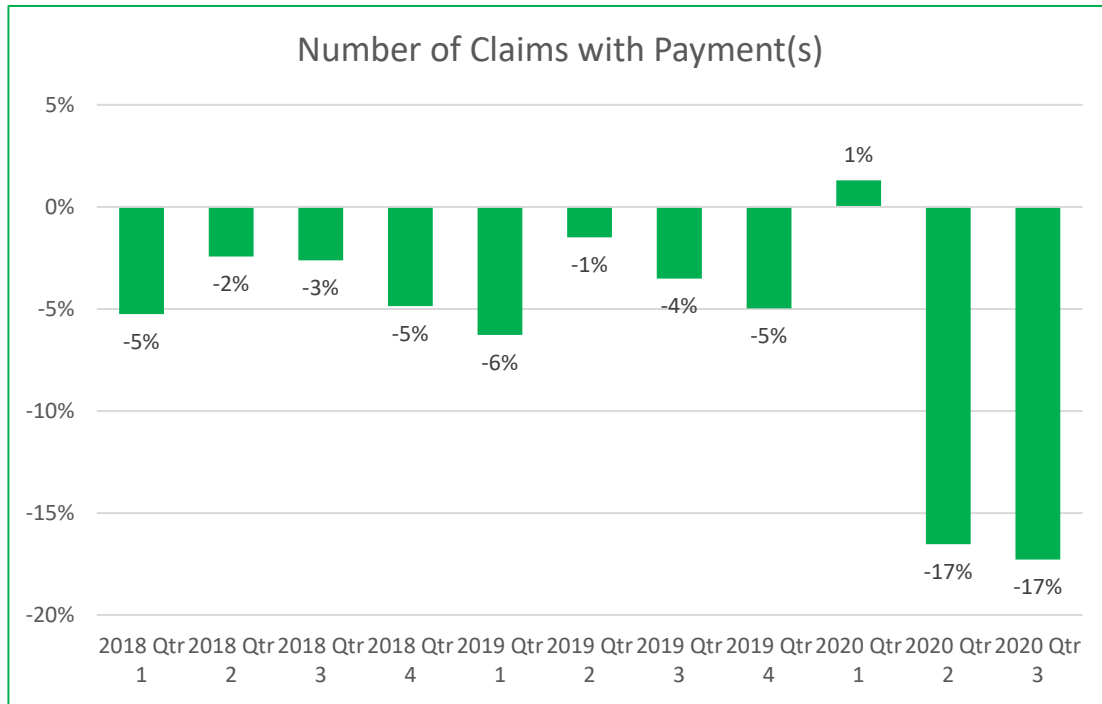
Consistent with
pre-covid

Consistent with
Pre-covid

Consistent with
Pre-covid

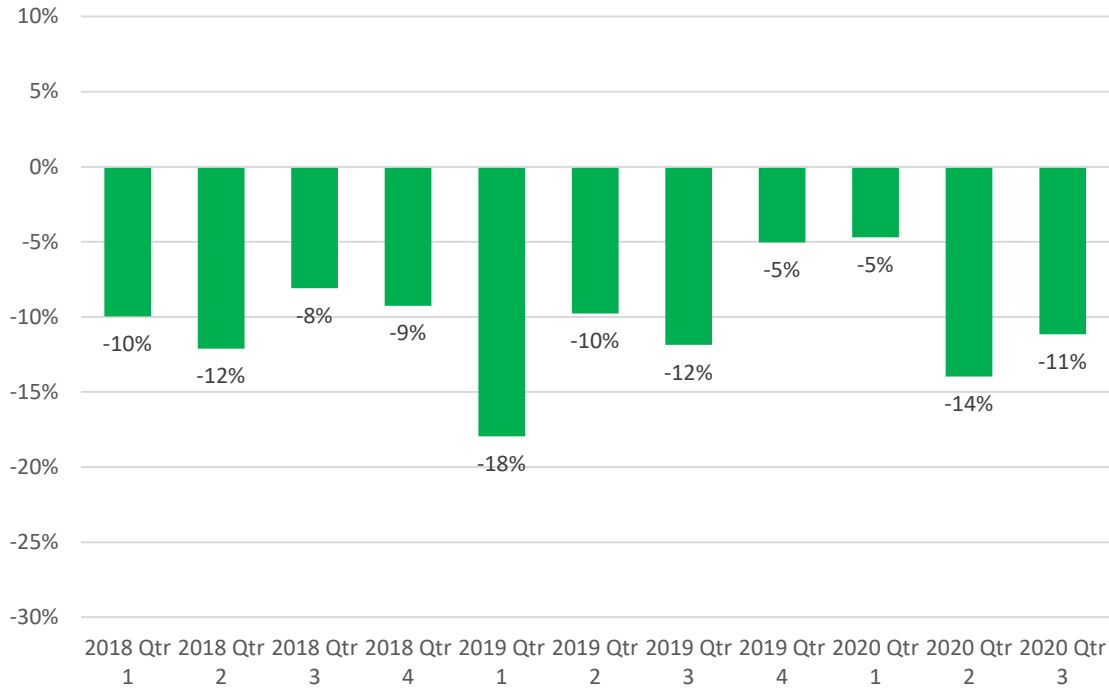
Consistent with
pre-covid

Delaware Claims – Medical Procedures

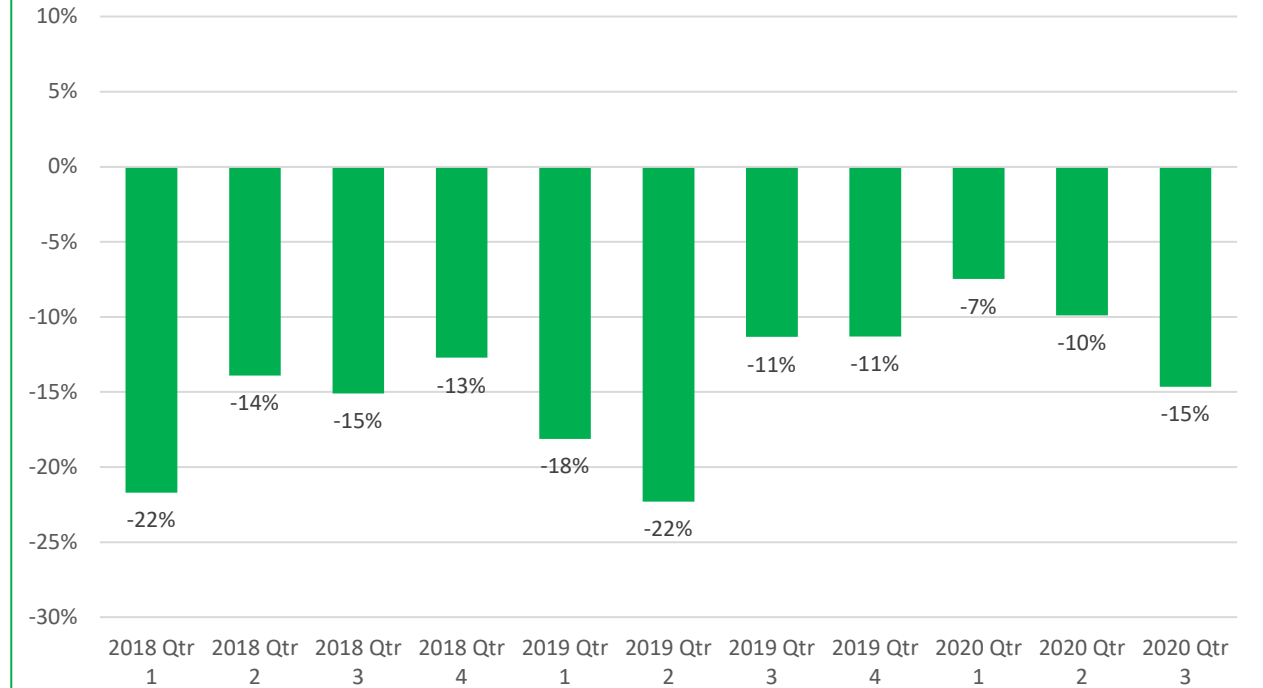


Delaware Claims – Prescriptions

Number of Claims with Scripts



Number of Scripts



Delaware Compensation Review Bureau, Inc.
Medical Data Call Overview Report¹
Medical Procedure Data

Activity Period³	Number of Claims with Payment(s)	Number of Procedures²	Procedure Units	Medical Amount Charged	Medical Amount Paid	Average Procedures per Claim	Average Units Per Procedure	Average Procedure Units per Claim	Average Payment per Procedure	Average Payment per Unit	Average Payment per Claim
Quarter 1, 2018	4,332	78,805	239,165	\$22,509,387	\$10,853,706	18.19	3.03	55.21	\$137.73	\$45.38	\$2,505.47
Quarter 2, 2018	4,298	84,237	279,038	\$22,383,008	\$11,080,673	19.60	3.31	64.92	\$131.54	\$39.71	\$2,578.10
Quarter 3, 2018	4,354	75,359	231,569	\$20,845,946	\$10,104,305	17.31	3.07	53.19	\$134.08	\$43.63	\$2,320.69
Quarter 4, 2018	4,268	71,412	233,177	\$21,606,208	\$10,373,909	16.73	3.27	54.63	\$145.27	\$44.49	\$2,430.63
Quarter 1, 2019	4,060	63,347	188,839	\$20,170,916	\$9,615,301	15.60	2.98	46.51	\$151.79	\$50.92	\$2,368.30
Quarter 2, 2019	4,234	75,812	240,049	\$23,032,452	\$11,216,482	17.91	3.17	56.70	\$147.95	\$46.73	\$2,649.15
Quarter 3, 2019	4,201	69,015	191,352	\$21,154,031	\$9,806,405	16.43	2.77	45.55	\$142.09	\$51.25	\$2,334.30
Quarter 4, 2019	4,056	75,185	225,315	\$22,519,660	\$10,534,486	18.54	3.00	55.55	\$140.11	\$46.75	\$2,597.26
Quarter 1, 2020	4,113	76,006	199,714	\$23,650,910	\$10,959,820	18.48	2.63	48.56	\$144.20	\$54.88	\$2,664.68
Quarter 2, 2020	3,534	60,601	164,315	\$18,964,216	\$9,271,853	17.15	2.71	46.50	\$153.00	\$56.43	\$2,623.61
Quarter 3, 2020	3,475	58,613	177,224	\$18,111,786	\$8,500,352	16.87	3.02	51.00	\$145.03	\$47.96	\$2,446.14

Percent Change from Prior Year's Quarter

Activity Period³	Number of Claims with Payment(s)	Number of Procedures²	Procedure Units	Medical Amount Charged	Medical Amount Paid	Average Procedures per Claim	Average Units Per Procedure	Average Procedure Units per Claim	Average Payment per Procedure	Average Payment per Unit	Average Payment per Claim
Quarter 1, 2018	-5.25%	-7.02%	5.26%	-3.83%	-14.42%	-1.87%	13.20%	11.09%	-7.96%	-18.69%	-9.68%
Quarter 2, 2018	-2.43%	3.88%	-1.69%	-3.64%	-2.92%	6.47%	-5.36%	0.76%	-6.55%	-1.25%	-0.50%
Quarter 3, 2018	-2.62%	-4.06%	-9.85%	-15.39%	-17.54%	-1.48%	-6.04%	-7.42%	-14.06%	-8.54%	-15.33%
Quarter 4, 2018	-4.86%	-7.45%	-4.26%	-2.49%	-4.97%	-2.73%	3.45%	0.63%	2.68%	-0.74%	-0.12%
Quarter 1, 2019	-6.28%	-19.62%	-21.04%	-10.39%	-11.41%	-14.23%	-1.78%	-15.75%	10.21%	12.20%	-5.47%
Quarter 2, 2019	-1.49%	-10.00%	-13.97%	2.90%	1.23%	-8.64%	-4.41%	-12.67%	12.47%	17.67%	2.76%
Quarter 3, 2019	-3.51%	-8.42%	-17.37%	1.48%	-2.95%	-5.08%	-9.77%	-14.36%	5.97%	17.45%	0.59%
Quarter 4, 2019	-4.97%	5.28%	-3.37%	4.23%	1.55%	10.79%	-8.22%	1.68%	-3.55%	5.09%	6.86%
Quarter 1, 2020	1.31%	19.98%	5.76%	17.25%	13.98%	18.44%	-11.86%	4.40%	-5.00%	7.78%	12.51%
Quarter 2, 2020	-16.53%	-20.06%	-31.55%	-17.66%	-17.34%	-4.23%	-14.37%	-17.99%	3.41%	20.76%	-0.96%
Quarter 3, 2020	-17.28%	-15.07%	-7.38%	-14.38%	-13.32%	2.67%	9.05%	11.97%	2.06%	-6.41%	4.79%

¹Values not shown for cells containing data for single claim, employer or carrier

²Count of Medical Data Call Records, each representing a medical bill line item

³All Transaction Dates within Transaction Dates 1st quarter 2018 - 3rd quarter 2020

Delaware Compensation Review Bureau, Inc.

Medical Data Call Overview Report¹

Prescription Drug Data

Activity Period ³	Number of Claims with Payment(s)	Number of Scripts ²	Script Units	Medical Amount Charged	Medical Amount Paid	Average Scripts per Claim	Average Units Per Script	Average Script Units per Claim	Average Payment per Script	Average Payment per Unit	Average Payment per Claim
Quarter 1, 2018	1,582	7,176	485,742	\$1,646,060	\$1,254,250	4.54	67.69	307.04	\$174.78	\$2.58	\$792.83
Quarter 2, 2018	1,452	7,075	564,878	\$1,574,248	\$1,251,046	4.87	79.84	389.03	\$176.83	\$2.21	\$861.60
Quarter 3, 2018	1,476	6,532	410,743	\$1,363,042	\$1,104,494	4.43	62.88	278.28	\$169.09	\$2.69	\$748.30
Quarter 4, 2018	1,412	6,490	421,177	\$1,377,849	\$1,115,435	4.60	64.90	298.28	\$171.87	\$2.65	\$789.97
Quarter 1, 2019	1,298	5,876	380,346	\$1,247,994	\$1,011,451	4.53	64.73	293.02	\$172.13	\$2.66	\$779.24
Quarter 2, 2019	1,310	5,497	379,174	\$1,298,459	\$980,153	4.20	68.98	289.45	\$178.31	\$2.59	\$748.21
Quarter 3, 2019	1,301	5,792	378,084	\$1,122,591	\$896,573	4.45	65.28	290.61	\$154.80	\$2.37	\$689.14
Quarter 4, 2019	1,341	5,757	372,140	\$1,348,753	\$1,045,230	4.29	64.64	277.51	\$181.56	\$2.81	\$779.44
Quarter 1, 2020	1,237	5,437	363,819	\$1,159,816	\$893,386	4.40	66.92	294.11	\$164.32	\$2.46	\$722.22
Quarter 2, 2020	1,127	4,953	317,722	\$950,769	\$737,740	4.39	64.15	281.92	\$148.95	\$2.32	\$654.60
Quarter 3, 2020	1,156	4,944	325,089	\$975,735	\$746,129	4.28	65.75	281.22	\$150.92	\$2.30	\$645.44

³All Transaction Dates within Transaction Dates 1st quarter 2018 - 3rd quarter 2020

Percent Change from Prior Year's Quarter

Activity Period ³	Number of Claims with Payment(s)	Number of Scripts ²	Script Units	Medical Amount Charged	Medical Amount Paid	Average Scripts per Claim	Average Units Per Script	Average Script Units per Claim	Average Payment per Script	Average Payment per Unit	Average Payment per Claim
Quarter 1, 2018	-9.96%	-21.71%	-17.91%	-19.43%	-25.04%	-13.05%	4.85%	-8.83%	-4.26%	-8.69%	-16.75%
Quarter 2, 2018	-12.11%	-13.91%	-0.60%	-10.37%	-10.82%	-2.05%	15.45%	13.09%	3.59%	-10.27%	1.47%
Quarter 3, 2018	-8.09%	-15.09%	-26.71%	-25.80%	-23.98%	-7.61%	-13.68%	-20.26%	-10.46%	3.73%	-17.28%
Quarter 4, 2018	-9.25%	-12.72%	-17.58%	-11.38%	-12.10%	-3.82%	-5.57%	-9.18%	0.71%	6.65%	-3.14%
Quarter 1, 2019	-17.95%	-18.12%	-21.70%	-24.18%	-19.36%	-0.20%	-4.37%	-4.57%	-1.52%	2.99%	-1.71%
Quarter 2, 2019	-9.78%	-22.30%	-32.88%	-17.52%	-21.65%	-13.88%	-13.61%	-25.60%	0.84%	16.72%	-13.16%
Quarter 3, 2019	-11.86%	-11.33%	-7.95%	-17.64%	-18.83%	0.60%	3.81%	4.43%	-8.45%	-11.81%	-7.91%
Quarter 4, 2019	-5.03%	-11.29%	-11.64%	-2.11%	-6.29%	-6.60%	-0.39%	-6.96%	5.64%	6.05%	-1.33%
Quarter 1, 2020	-4.70%	-7.47%	-4.35%	-7.07%	-11.67%	-2.91%	3.38%	0.37%	-4.54%	-7.66%	-7.32%
Quarter 2, 2020	-13.97%	-9.90%	-16.21%	-26.78%	-24.73%	4.74%	-7.00%	-2.60%	-16.47%	-10.17%	-12.51%
Quarter 3, 2020	-11.15%	-14.64%	-14.02%	-13.08%	-16.78%	-3.94%	0.73%	-3.23%	-2.51%	-3.21%	-6.34%

¹Values not shown for cells containing data for single claim, employer or carrier

²Count of Medical Data Call Records, each representing a medical bill line item

³All Transaction Dates within Transaction Dates 1st quarter 2018 - 3rd quarter 2020