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Work. Life. Oregon.

2022 Workers' Compensation Insurance Seminar

Perspectives on the pandemic from Safety & Health and Claims: yesterday, today, and tomorrow

Amy McKenna

Critical claims supervisor

Kim Henry | MS, CHMM, CIH
Industrial hygienist



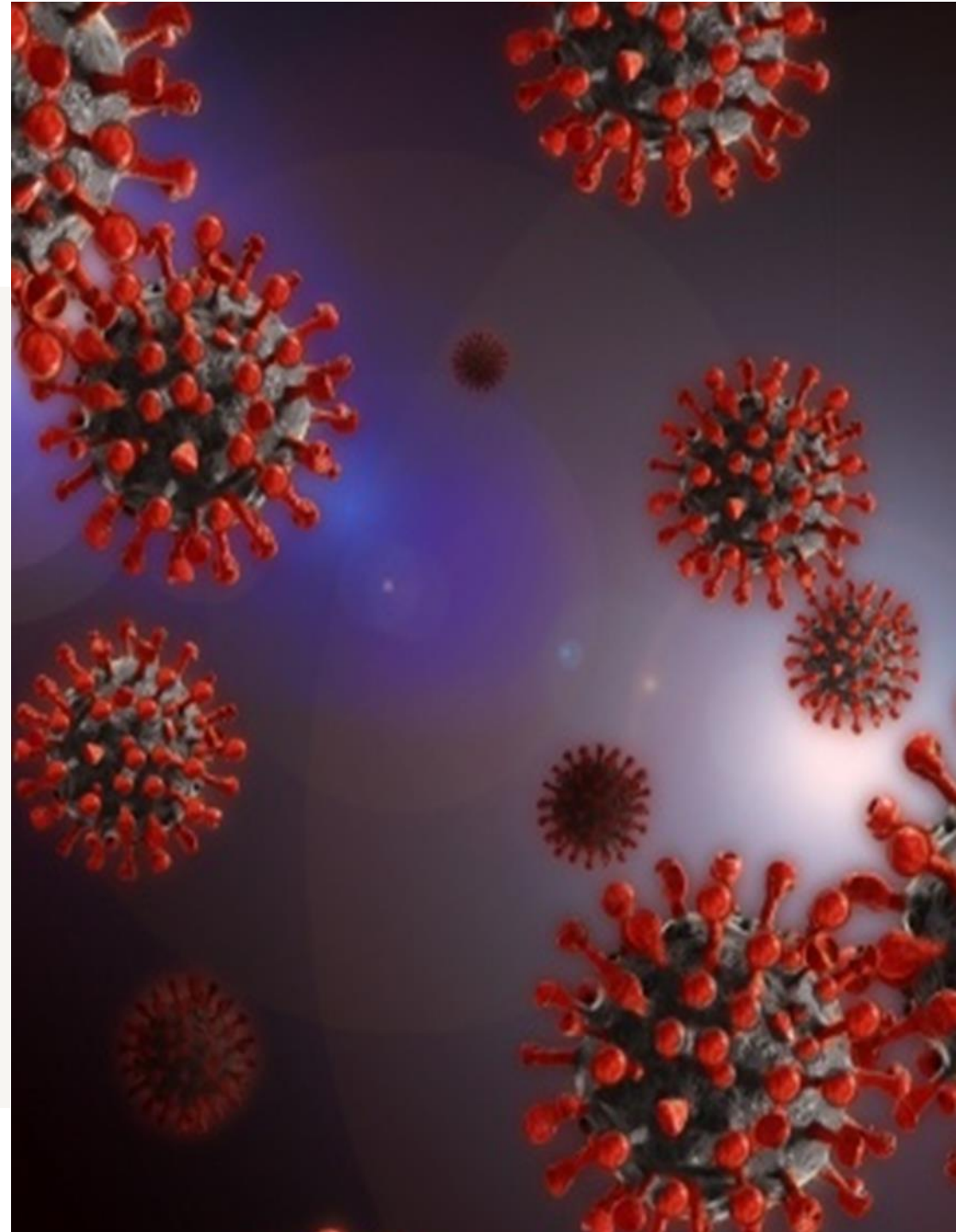
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Agenda

- Timeline of the last two years
- Where we were
- Where we are now
- Where we go from here





The beginning and where we were

Descending chaos and efforts to manage the uncertainty

In the beginning... in a galaxy not so far away

- Flatten the curve
- Supplies - N95 shortage, ventilators
- Droplet transmission
- How to stay open?
- What is essential?
- Working safely took on a new level of focus and effort.

SAIF | internal

- March 13, 2020 (Friday)
- Remote work
- Essential staff
- Special teams
- Policyholders/industry relied on SAIF to continue service.

SAIF | services

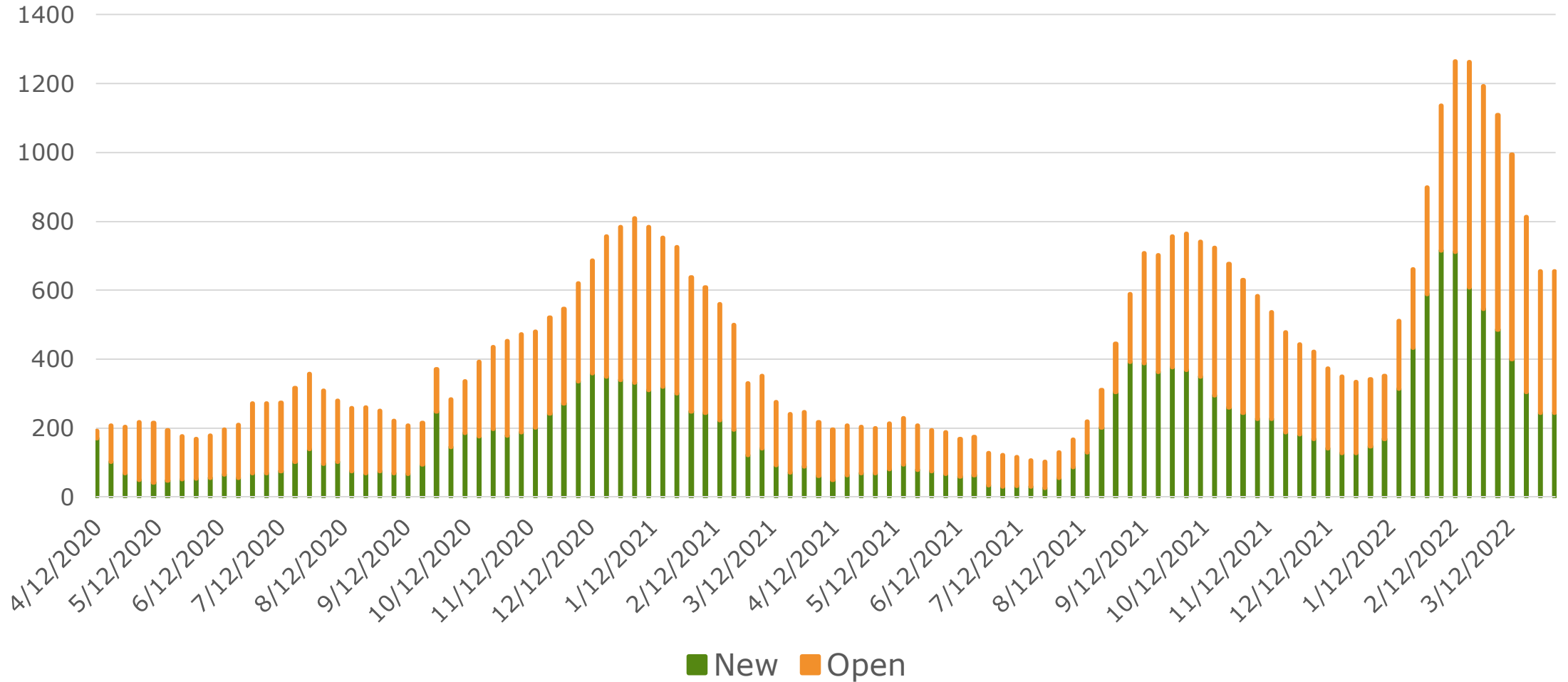
- Dedicated team of adjusters to process and manage COVID claims
- Coronavirus support team
- Worker Safety Fund (\$25 million) - assessment team
- COVID-19 team (crew)
- Field assessment team
- Partnerships

Moving into the pandemic

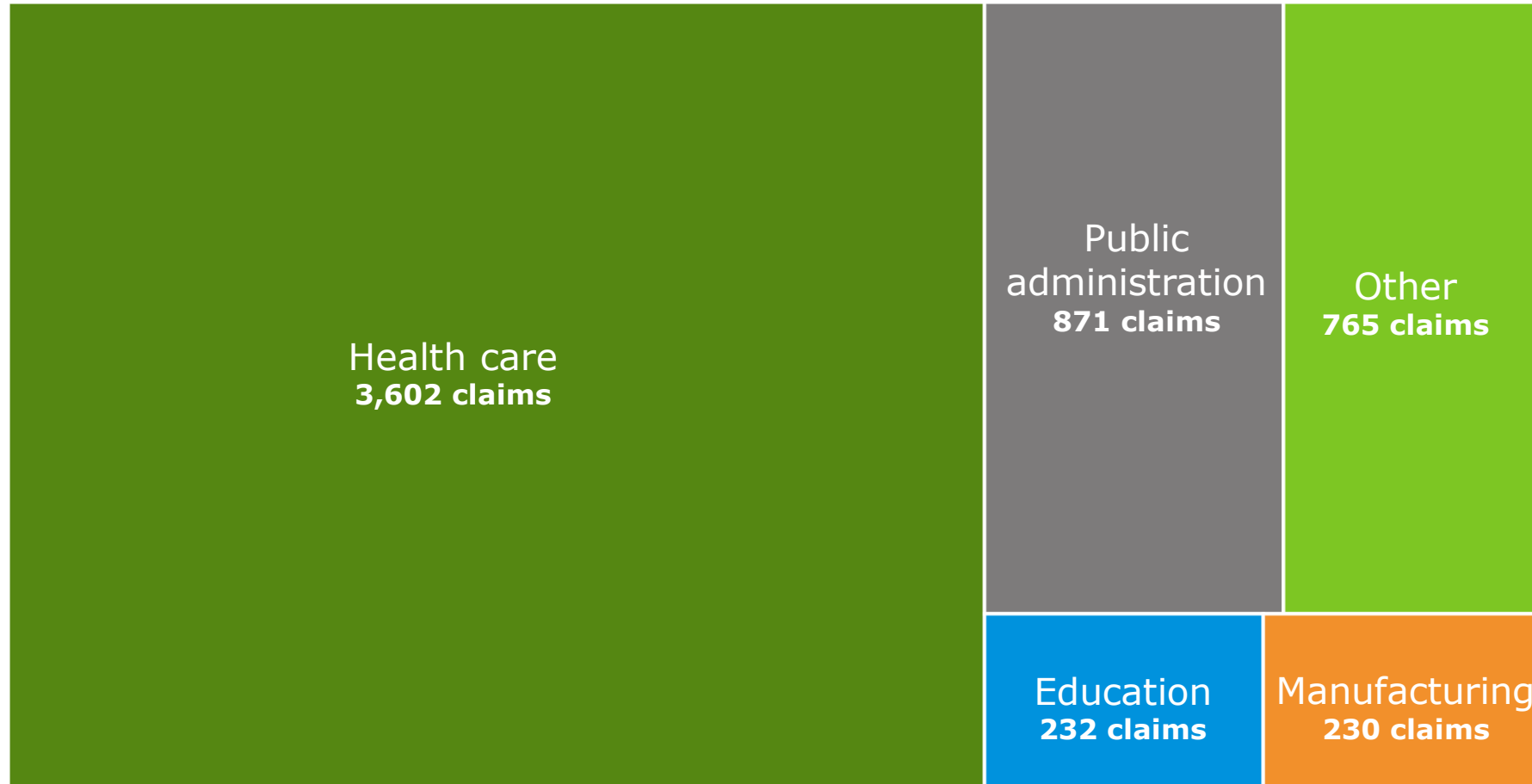


New and open caseload by week

from 4.12.2020 to 4.3.2022



Total SAIF COVID claims



Other

- Hospitality
- Agriculture
- Construction
- Transportation/Warehouse
- Real estate
- Retail/Trade
- Professional
- Utilities

Interesting facts about COVID claims

- **5,700** total claims received
- Total incurred costs: **\$35.5 million**
- Total paid costs: **\$15.9 million**
- As of 2.28.22, **41 claims** account for **72.53%** of incurred costs

The science

- A “novel” virus
- Discovery and evolution of knowledge
- Changing understanding
 - Medical treatment
 - Messaging
- Keeping up with an evolving threat
 - Surges and waves and variants

“Reopening”



**NO FACE MASK
NO ENTRY**

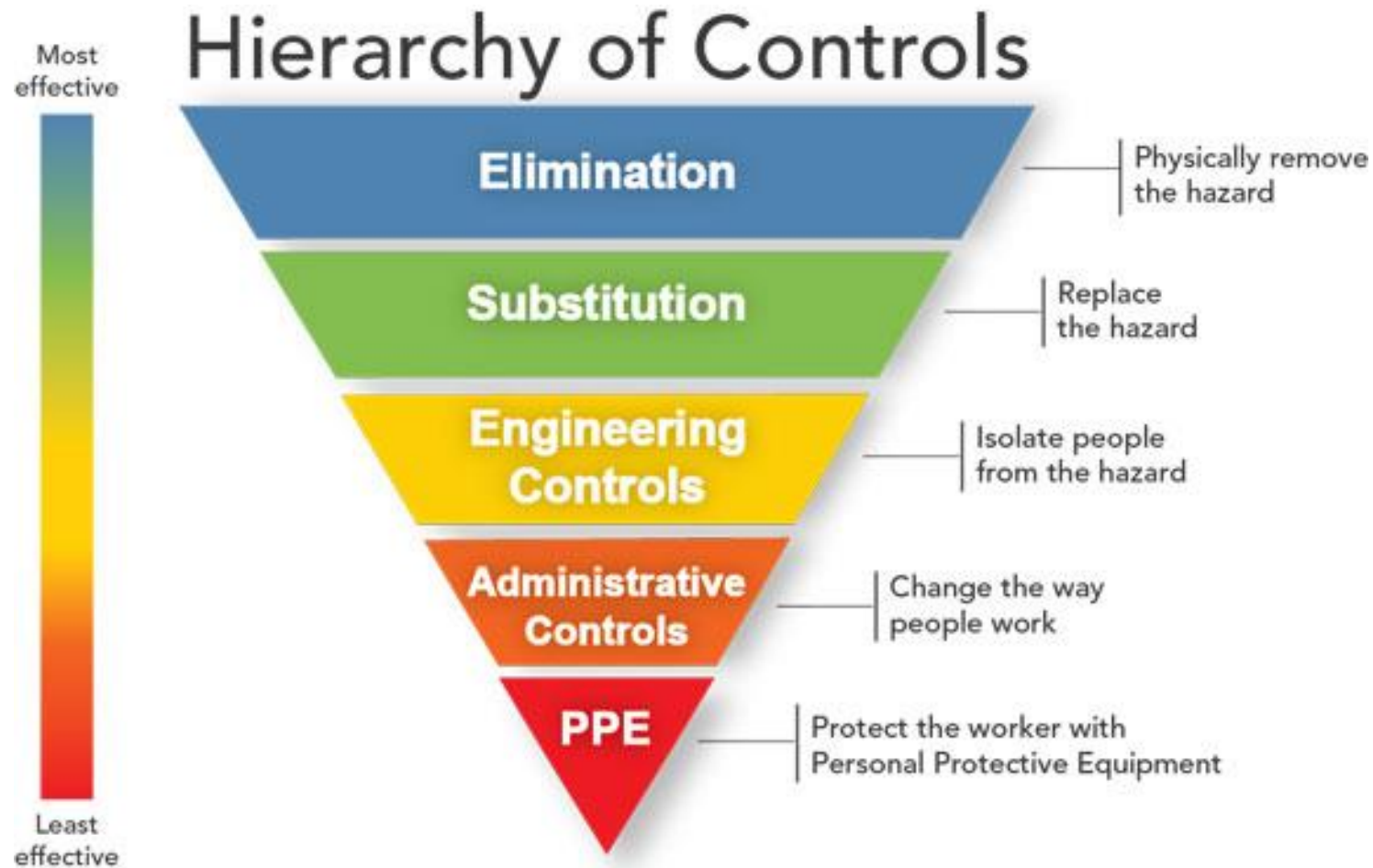
PLEASE PUT ON FACE MASK BEFORE ENTERING

Regulatory landscape

- Oregon OSHA
- Oregon Health Authority
- Federal OSHA



Typical safety and health model



A bit of a game-changer

A new way to think about workplace hazards and protection



Specific types of controls for each

A **layered approach** to COVID control

(A prose from Dr. Bill Nazaroff, U.C. Berkeley)

Outdoors is better than indoors,

Short is better than long,

Masked is better than unmasked,

Socially distanced is better than too close,

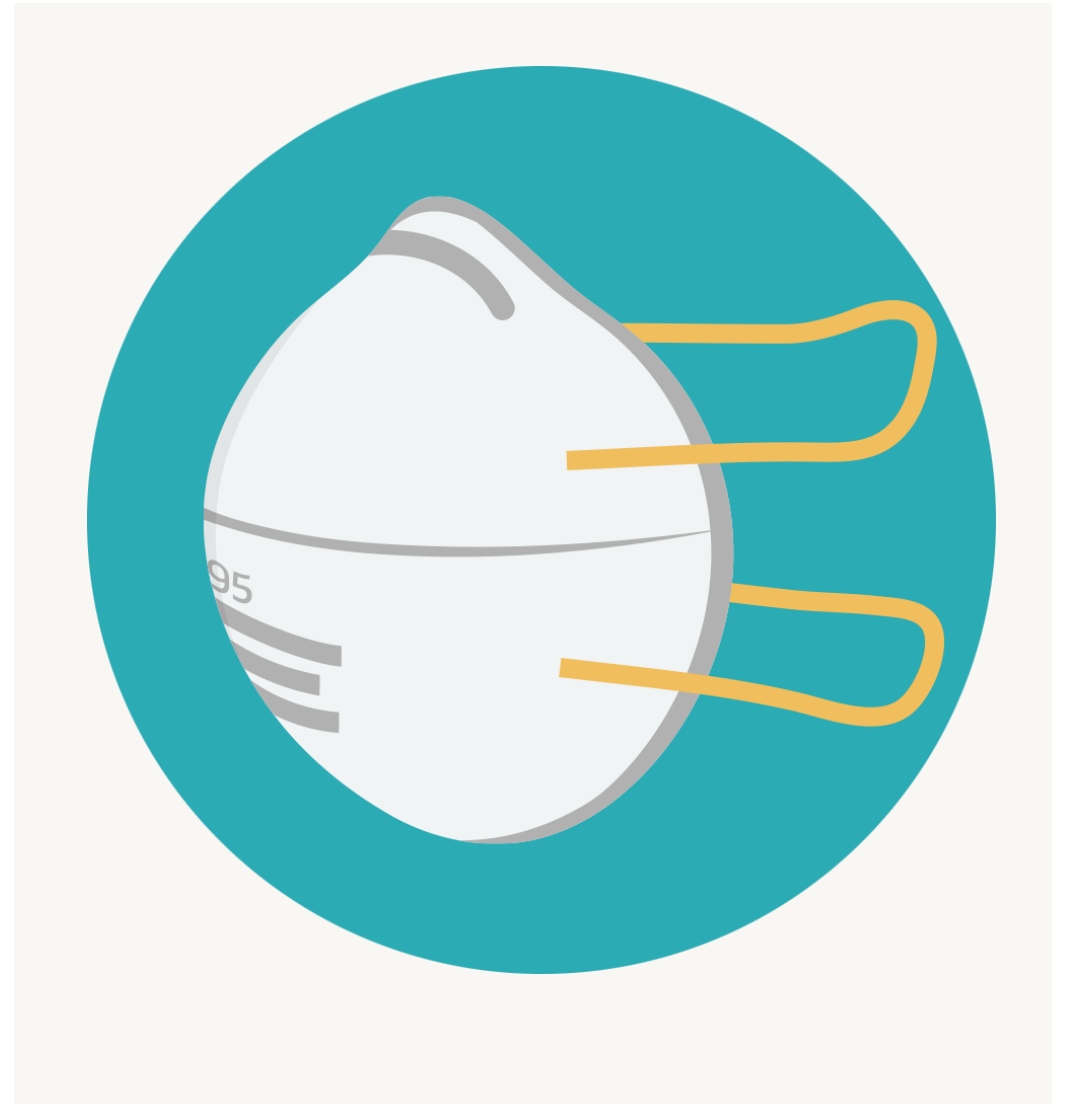
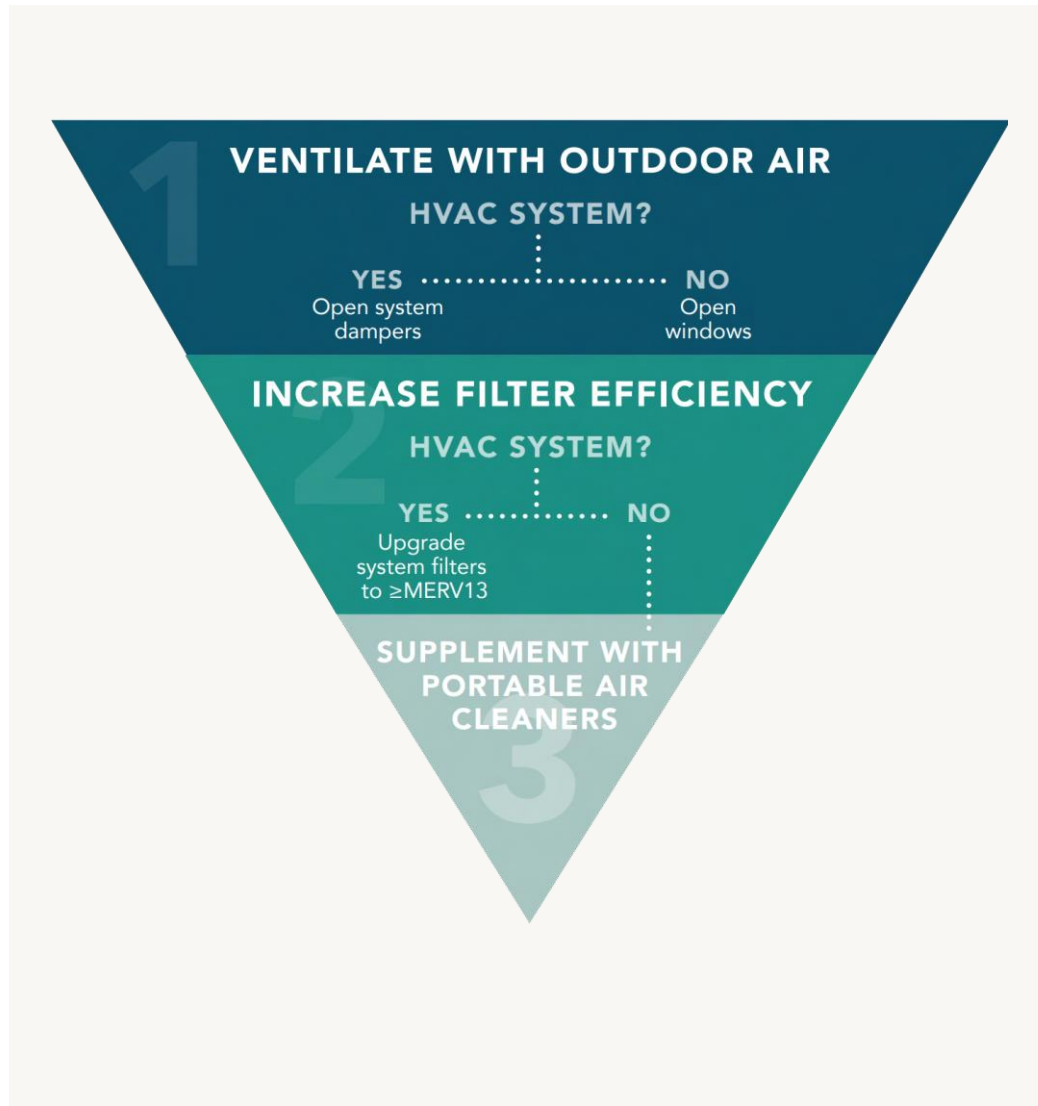
Sparse is better than crowded,

Quiet is better than loud,

Gentle breathing is better than vigorous breathing, and

Risk can be lowered indoors
(but not eliminated) by ventilation
and air filtration

Pathway and receiver





Vaccines and variants

Vaccines

- Emergency authorization use
- Age groups
- Exemptions and hesitancy

Variants

- Delta
- Omicron

Special challenges and a key lesson (2020 and 2021)

Challenges

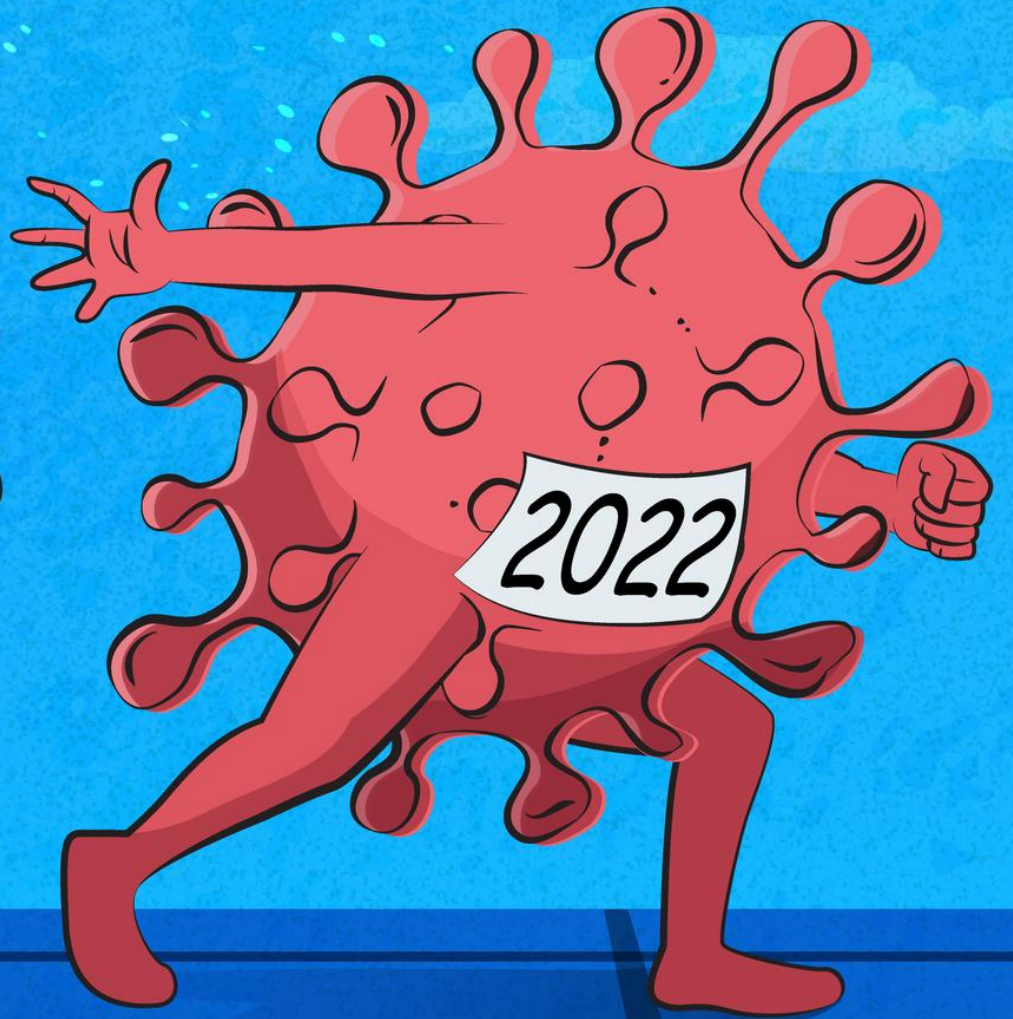
- Ventilation – what about wildfires? (Sept 2020)
- Ice storm (Feb 2021)
- Information evolving faster than capacity to respond in many cases
- Social unrest
- Fatigue
- Risk tolerance

Key lesson

- **Team effort to address varied challenges – agility and creativity**



2021



2022

Where we are today

Re-evaluation and adjustment to our workflow policies

- Geographic units managing COVID claims

Strategy shift

- Reopening, less remote work, continued support for vaccinations and vulnerable employees
- More discussions related to determining close contact and work-relatedness

Where we are today

Oregon OHA and OSHA rules

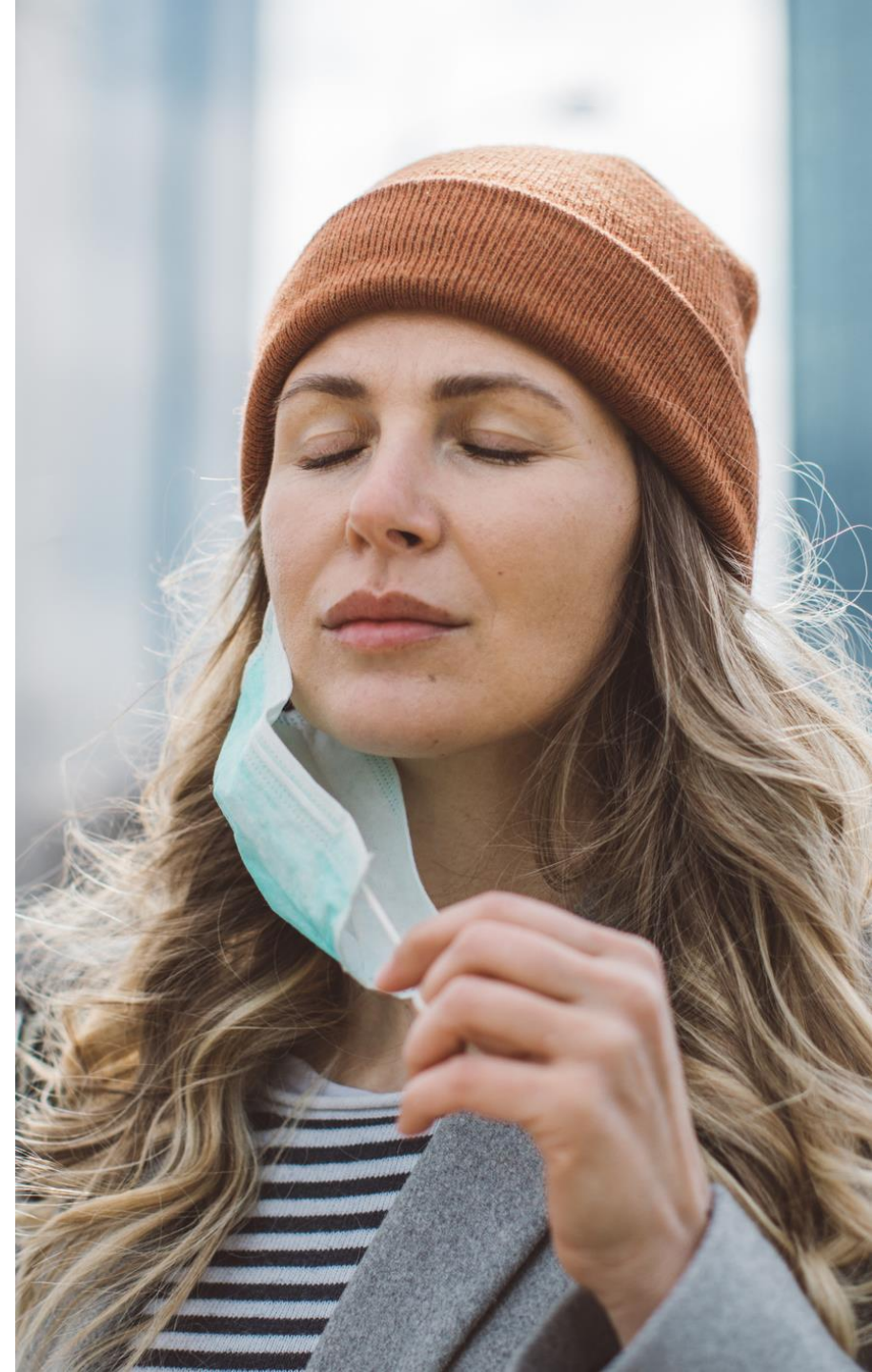
- Monitor regulatory environment
- SARS CoV-2 variants and immunity
- Continue support for employers and workers

Work-relatedness

- Oregon OSHA rule outlined exposed vs. affected employees.
- Close contact – CDC definition (within 6 feet for 15 minutes or longer during 24-hour period)
 - Exposed (close contact with a known or suspected case)
 - Affected (were in the same building, on the same floor with a known or suspected case)
- Presumptions – no formal presumption

Overall lessons

- Agility and creativity – adjust and evolve
- Empathy and trust
- Resilience
- Better together – collaboration essential
- Preplanning and practice
 - Supporting and protecting workers, businesses, community partners





Where we go from here

Being better prepared for what lies ahead

Where we go from here and how we are better prepared

- Continued commitment to our core values
- We continue to learn.
- Stay on task with virus evolution
- Continual evaluation of workflow and processes
- The importance of staying connected and communicative

Prepare for the unknown

Update emergency preparedness plans

- Review what lessons you and your businesses have learned
- Infectious disease – airborne
- Time to think further outside the box

SAIF resources

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