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- The webinar will begin at 2:00 p.m. ET
- All attendees are in listen-only mode
- Audio is only available through your computer audio. No dial-in number is available
- If others in your office want to join the webinar, have them register at <http://www.workcompauto.optum.com> (Do not share your link with others. It is unique to you.)
- **There are NO CE credits available for this webinar.**

On24 System Requirements:

- Windows 7+ (Microsoft Edge, Latest Internet Explorer, Firefox, or Chrome)
- Apple Mac OS 10.10+ (*Latest Firefox, Safari, or Chrome)
- Android 6.x (Chrome Browser Only)
- Apple iOS (*Latest version, Safari Browser Only)

* Official support for the "latest" version of a newly released browser, among those noted above, will be added within 8 weeks of public release. Until then, the previous version will continue to be supported instead.

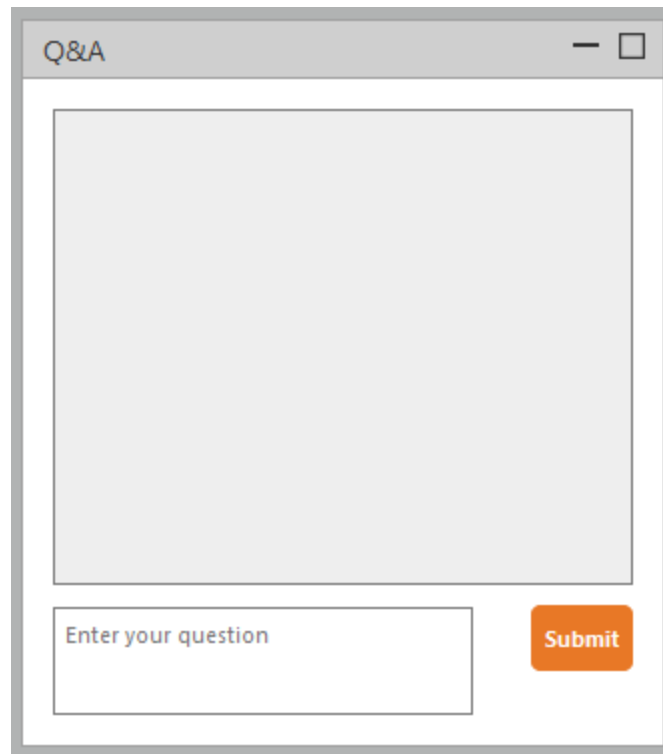
If you are using an unsupported version of a Windows, Mac, or Linux operating system, you may experience difficulty in viewing and/or listening to the event.

**The facts, the impact and the response to COVID-19
on the Workers' Comp and Auto No-fault industry**

Hosted by David Young, President and CEO | May 19, 2020 2:00 p.m. ET

Ask a question

As time allows, we will answer your questions at the end of the webinar. Please enter your questions in the Q&A box.

A screenshot of a Q&A interface. It features a window titled "Q&A" with a close button in the top right corner. The main area is a large, empty light gray rectangle. Below this area is a text input field with the placeholder text "Enter your question" and an orange "Submit" button to its right.

Q&A

Enter your question

Submit

If you are having technical difficulties with audio or the visuals:

- Refresh your screen
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- Switch web browsers (Chrome tends to work well)
- Log off and log back in



The facts, the impact and the response to COVID-19 on the Workers' Comp and Auto No-fault industry

Hosted by David Young, President and CEO

Optum participants



David Young
President and CEO



Tron Emptage
Chief Clinical Officer



Dr. Robert Hall
Medical Director



Heidi Larson
Chief Information Officer



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Executive Director,
Public Policy & Regulatory Affairs



Adam Fowler
Manager,
Public Policy & Regulatory Affairs

Agenda

1. Pandemic overview
2. COVID-19 information
3. Pharmacy changes
4. Ensuring care for the injured person
5. Providing stability for front-line workers
6. Policy impact in the future
7. Ways to stay safe and help prevent exposure to COVID-19
8. Optum commitment to our clients and their claimants

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PANDEMIC OVERVIEW

The continuing developments of the **COVID-19**, has heightened concerns of our clients, partners, injured persons and our employees.

At Optum Workers' Comp and Auto No-Fault, our top priorities are the **health and wellbeing** of those we serve and the **safety** of those who deliver care.



UHG is working to ensure the **safety of our employees** and the **communities we serve.**

GIVING BACK TO OUR COMMUNITIES

\$50M COVID-19 relief | **\$10M** internationally



Protecting
health care workers

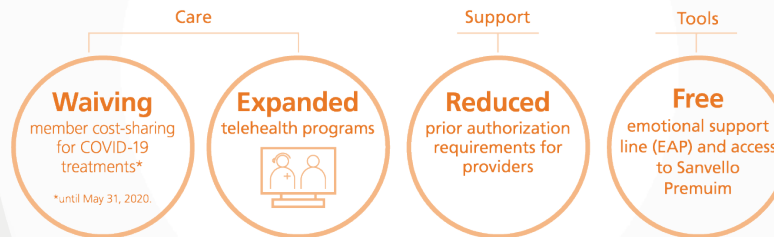


Helping
at-risk seniors



Providing
food and shelter

EXPANDING SUPPORT FOR MEMBERS AND COMMUNITIES



APPLYING CLINICAL EXPERTISE TO SPEED INNOVATION

Pioneering new tools
like the non-invasive, self-administered COVID-19 test method that streamlines process and reduces PPE usage



Helping to save lives
with real-time, real-world data streams across our U.S. network to track and trend COVID-19 case volumes

PROVIDING OPERATIONAL SUPPORT

Assisting HHS to distribute

\$30B

to providers under the CARES Act



UnitedHealth Group entities will not request or accept CARES funding and are

donating
all fees paid from administration

Improving health system liquidity by **accelerating**
\$2B in payments to care providers



Protecting our employees, while keeping business running

- Moved 95% of Optum employees to work from home status in about eight days
- Followed our Business Continuity Plan to ensure that client service continued without disruption
- Deployed hardware and software to ensure that employees could take phone calls, access internal systems, and securely work from home
- Provisioned additional circuit and technology capacity to ensure stability
- Leveraged critical vendors to ensure support of our system and hardware needs

Optum implemented additional security measures to address the specific needs of this situation

- Implemented Always On VPN to further harden endpoint security posture
- Implemented heightened monitoring of mission critical digital assets
- Increased tuning of detection systems to explicitly look at attack patterns built to exploit COVID-19

Technology enabled Optum to be nimble and flexible during this rapidly evolving situation.

Optum stands strong and ready to serve our clients and their injured persons

- We remain **staffed and operational** so that every injured person continues to receive the right treatment at the right time.
- We have the support of our parent company UnitedHealth Group, which allows us to remain resilient, stable and work towards creating better health services.
- We have expanded our home delivery program and team to allow injured persons to receive medications at home.
- We stand ready to assist if you need:
 - Support during a disruption in service from another vendor partner
 - To add a supplemental program or new services



COVID-19 INFORMATION

Comparing COVID-19 to the flu, a cold and allergies

Symptoms	Coronavirus* (COVID-19 CoV) Symptoms range from mild to severe	Cold Gradual onset of symptoms	Flu Abrupt onset of symptoms	Seasonal allergies Abrupt onset of symptoms
Length of symptoms	7-25 days	Less than 14 days	7-14 days	Several weeks
Cough	Common (usually dry)	Common (mild)	Common (usually dry)	Rare (usually dry unless it triggers asthma)
Shortness of breath	Sometimes	No**	No**	No**
Sneezing	No	Common	No	Common
Runny or stuffy nose	Rare	Common	Sometimes	Common
Sore throat	Sometimes	Common	Sometimes	Sometimes (usually mild)
Fever	Common	Short fever period	Common	No
Feeling tired	Sometimes	Sometimes	Common	Sometimes
Headaches	Sometimes	Rare	Common	Sometimes (Related to sinus pain)
Body aches and pains	Sometimes	Common	Common	No
Diarrhea	Rare	No	Sometimes for children	No

*Information is still evolving.

**Allergies, colds and flus can all trigger asthma, which can lead to shortness of breath. COVID-19 is the only one associated with shortness of breath on its own.

Sources: Asthma and Allergy Foundation of America, World Health Organization, Centers for Disease Control and Prevention

The Impact of COVID-19 on the Body Systems



Respiratory system

- Cough and runny nose
- Shortness of breath and difficulty breathing
- Pneumonia
- Acute respiratory distress syndrome (ARDS)

MEDICATIONS AND TREATMENTS:
Cough suppressants, bronchodilators, anti-histamines, antibiotics, etc.



Sources:

1) Centers for Disease Control and Prevention (CDC): Coronavirus disease 2019 (COVID-19): symptoms. Centers for Disease Control and Prevention (CDC). Atlanta, GA. 2020.

Available at: <https://www.cdc.gov/coronavirus/2019-ncov/symptoms>.

2) Carol H. Yan, Farhoud Faraji, Divya P. Prajapati, Christine E. Boone, Adam S DeConde. Association of chemosensory dysfunction and Covid-19 in patients presenting with influenza-like symptoms. *International Forum of Allergy & Rhinology*, 2020; DOI: [10.1002/alr.22579](https://doi.org/10.1002/alr.22579) – or <https://onlinelibrary.wiley.com/doi/pdf/10.1002/alr.22579> or <https://pubmed.ncbi.nlm.nih.gov/32237238/>.

3) <https://www.cdc.gov/coronavirus/2019-ncov/hcp/clinical-guidance-management-patients.html>

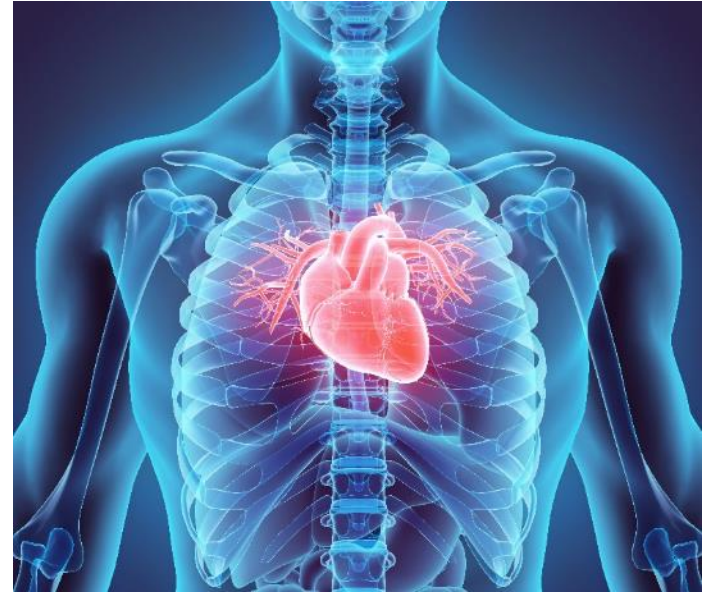
4) American Academy of Otolaryngology — Head and Neck Surgery. AAO-HNS: anosmia, hyposmia, and dysgeusia symptoms of coronavirus disease. 2020 Mar 22.

Available at: <https://www.entnet.org/content/aaohns-anosmia-hyposmia-and-dysgeusia-symptoms-coronavirus-disease>.

Cardiovascular system

- Blood clots
- Heart arrhythmias
- Heart failure

MEDICATIONS AND TREATMENTS:
Blood thinners (anticoagulants),
anti-arrhythmia medications, diuretics, etc.



Sources: <https://covid19treatmentguidelines.nih.gov/overview/>;
[https://www.thelancet.com/journals/lanres/article/PIIS2213-2600\(20\)30216-2/fulltext](https://www.thelancet.com/journals/lanres/article/PIIS2213-2600(20)30216-2/fulltext);
<https://www.cdc.gov/coronavirus/2019-ncov/hcp/clinical-guidance-management-patients.html>

Nervous system

- Dizziness
- Headache
- Strokes
- Confusion and delirium

MEDICATIONS AND TREATMENTS:

Blood thinners, pain relievers, stimulants, etc.

Sources: <https://www.cdc.gov/coronavirus/2019-ncov/symptoms-testing/symptoms.html>;
<https://www.powerpak.com/course/content/119721>



Other body systems impacted by COVID-19

MUSCULOSKELETAL	RENAL AND URINARY	DIGESTIVE (GASTROINTESTINAL)
<ul style="list-style-type: none">• Muscle pain (myalgia)• Body aches	<ul style="list-style-type: none">• Nephritis• Kidney failure	<ul style="list-style-type: none">• Decreased appetite• Nausea and vomiting• Abdominal pain and diarrhea• Gastrointestinal bleeding
INTEGUMENTARY (SKIN)	IMMUNE AND LYMPHATIC	HEPATIC (LIVER)
<ul style="list-style-type: none">• Skin lesions• Rash	<ul style="list-style-type: none">• Fever• Cytokine storm syndrome• Decreased white blood cells	<ul style="list-style-type: none">• Severe infections• Elevations in liver enzymes

Sources:

<https://www.cdc.gov/coronavirus/2019-ncov/symptoms-testing/symptoms.html>

<https://covid19treatmentguidelines.nih.gov/overview>

Psychological impact

- Fear
- Anxiety
- Worry
- Grief
- Financial stress
- Depression
- Domestic violence
- Post-traumatic stress disorder (PTSD)





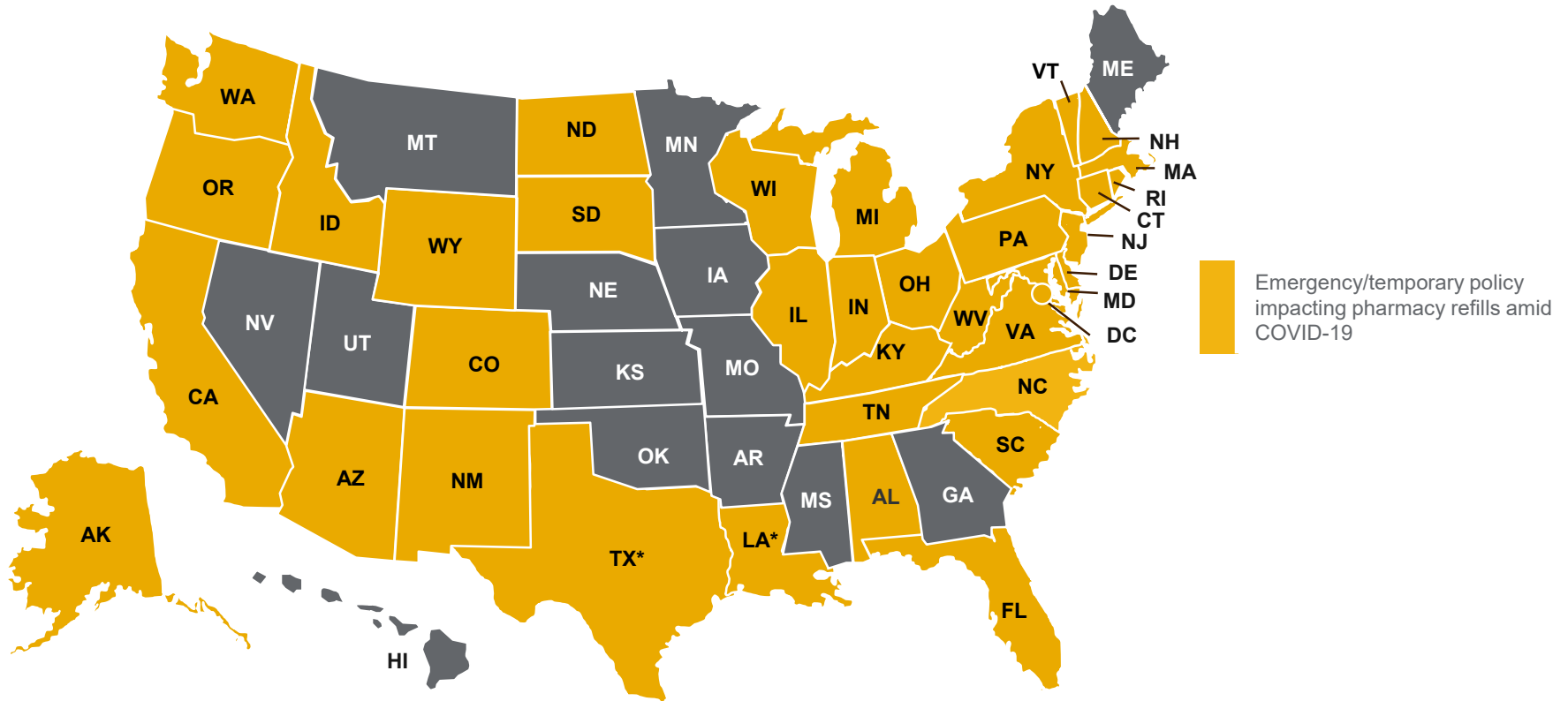
PHARMACY CHANGES

How states are responding to help manage pharmacy processes during COVID-19

Board of Pharmacy and Department of Insurance policy types:

- Pharmacists permitted to dispense early refills
- Some exceptions for certain drug schedules and opioids
- Insurers to allow early refills (suspend refill-too-soon edits)
- Insurers allow up to 90-day supplies where needed (non-inclusive of certain controlled medications)

COVID-19 Pharmacy Refill Related Policies



Note: These policies could include Declarations by the Governor or Emergency Rules issued by the Department of Insurance or Board of Pharmacy and are not often specific to workers' comp., but apply to provision of pharmacy refills. Policy changes in this area are fast-moving and often temporary. *Louisiana and Texas had specific workers' comp. policies.

Material and information contained herein is for general information purposes only and is based on our internal research using publically available information.

Louisiana emergency rule - Workers' comp. specific changes

- Workers' comp. insurers allow refills of prescriptions even if prescription was recently filled, consistent with approval from provider/pharmacist (does not apply to Rx with high likelihood of abuse, such as opioids restricted to a seven-day supply)
- Authorization for at least 30-day and up to 90-day supply, consistent with approval from provider/pharmacist (excepts for C-II's)
- Home delivery Rx should be mailed to an alternate address if requested
- Waive time restrictions on Rx refills, including suspension of electronic "refill too soon" edits



Texas bulletin - Workers' comp. specific changes

Workers' comp. insurers authorize payments to pharmacies up to a 90-day supply for any Rx, subject to remaining number of days authorized by the prescriber, regardless of date prescription was most recently filled



Delayed workers' comp. formularies for legacy claims/prescriptions

Montana



- Originally scheduled 4/1/20
- Formal request to insurers to delay “until the COVID-19 crisis passes”

New York



- Originally scheduled 6/5/20
- Delayed until 1/1/21

How Optum quickly responded to help manage pharmacy processes during COVID-19

WE PREPARED

- Proactively removed the refill-to-soon (RTS) edit, which allowed claimants to receive an adequate supply of their medications as they isolate or shelter in place
- Created a COVID specific formulary to address and treat the symptoms associated with the virus
- Increased staffing in our home delivery and ancillary teams to meet the high demands for claimant care

How Optum quickly responded to help manage pharmacy processes during COVID-19

WE MONITORED

- With the RTS edit lifted, we monitored medication dispense activity to assure there was no abuse
- Monitored medications that may make sense to treat COVID-19 symptoms
- Looked at possibility to provide coverage for any eventual COVID-19 vaccine if it is indicated in workers' compensation

How Optum quickly responded to help manage other healthcare processes during COVID-19

WE EDUCATED

- Educated our internal staff on new processes and tools
- Contacted claimants and clients to assure adequate supplies of critical medical supplies such as oxygen, catheters and CPAP machine supplies

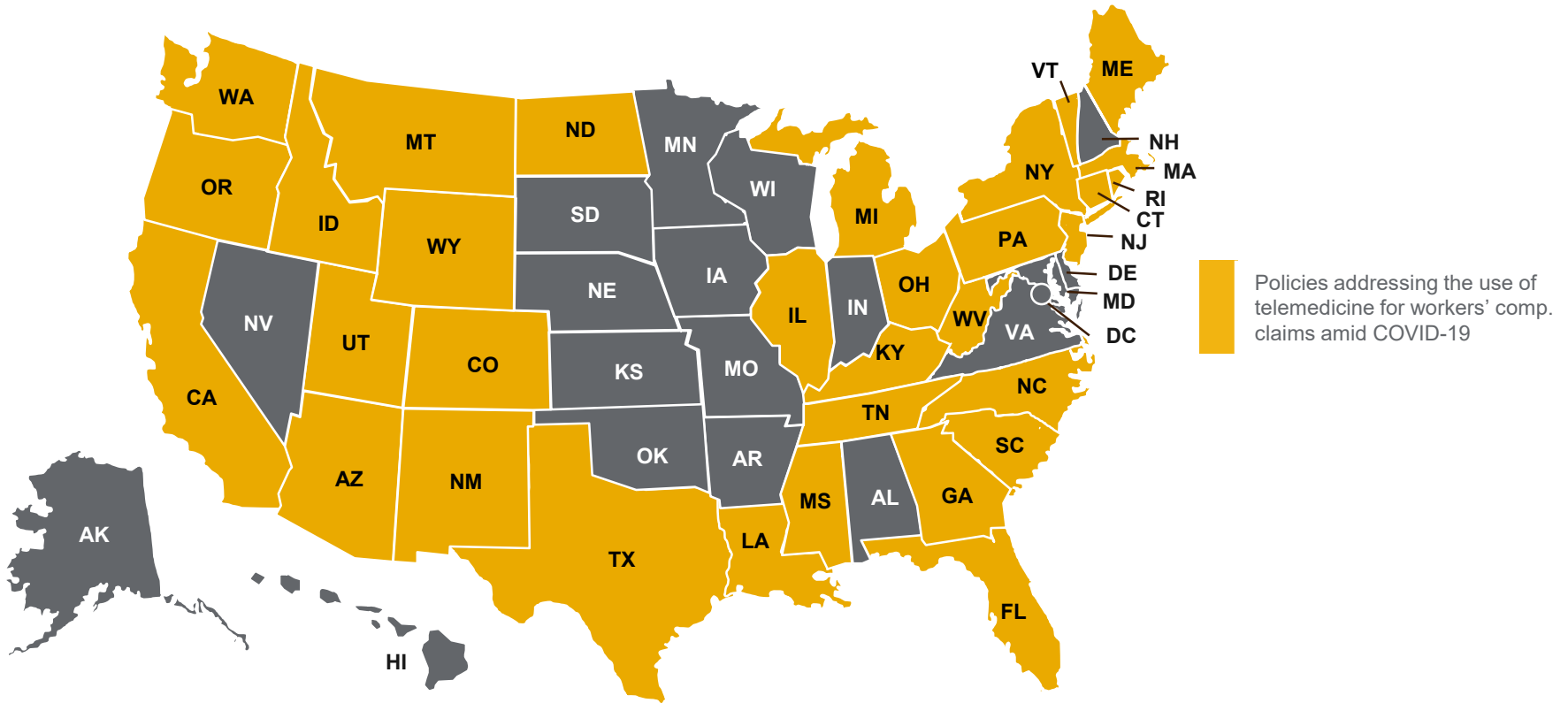


ENSURING CARE FOR THE INJURED PERSON

State actions are introducing or expanding the use of telemedicine

- Many state workers' comp. agencies issued emergency/temporary policies permitting or expanding ability to use telemedicine
- Some stemmed from related underlying Medicare policy changes

Workers' Comp. COVID-19 Telemedicine Related Policies



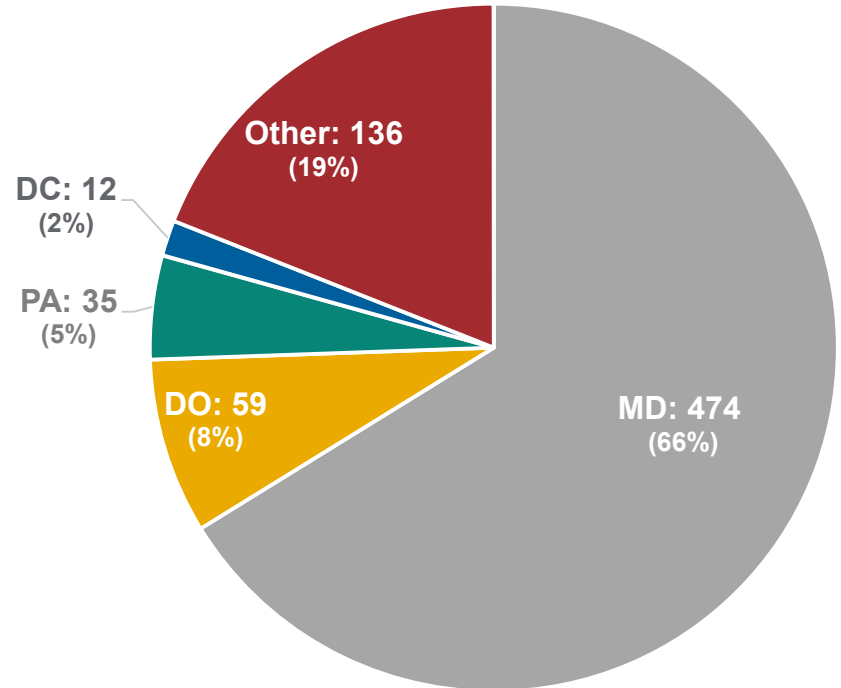
Note: Many states have activated temporary policies around the usage of telemedicine for workers' compensation claims. This may include coverage of non-complicated visits, billing codes and reimbursement rates. Policies are to encourage social distancing.

Material and information contained herein is for general information purposes only and is based on our internal research using publicly available information.

State actions are introducing or expanding the use of telemedicine

- Addition of payable billing codes and modifiers
- Patient's home as an origination site
- Waive pre-existing prior auth. requirements to use telemedicine
- Payment parity between telemedicine and in-person visits
- Expanded to Physical therapy/Occupational therapy

Types of telemedicine providers



Source: TDI Division of Workers' Compensation



PROVIDING STABILITY FOR FRONT-LINE WORKERS



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Occupational illness/disease as part of workers' compensation

- States address occupational illness/disease through existing workers' compensation laws
 - Coal worker's "black lung", from inhaling too much coal dust working in a coal mine
 - Hearing loss, from not wearing adequate ear protection in occupations with loud noises
 - Needle-stick exposure for healthcare workers or exposure to bodily fluids by correctional officers
- An accepted "nexus" in place

Growth of presumptions meet COVID-19

- States adding presumption policies for first responders/fire-fighters
 - PTSD or certain cancers
 - Presumption provides the “nexus”
- COVID-19 policies adopted by Executive Order or Emergency Rule
 - Focused on critical frontline workers such as healthcare workers, fighter-fighters, EMTs and in some cases “essential” workers
 - Policies and presumption requirements differ across states
 - Definite impact to the system - WCRIB study in CA indicates a possible median impact of \$11.2B to the system
 - COVID presumptions attempt to create “nexus” for these claims

State legislation

Minnesota – House Bill 4537 (04.6.20)



- An employee who contracts COVID-19 is **presumed to have an occupational disease arising out of the course of employment** if the employee satisfies requirements of clauses (1) and (2).
- (1) Employee was employed as a licensed **peace officer; firefighter; paramedic; nurse or health care worker, correctional officer . . .** under Executive Order 20-02 and Executive Order 20-19.
- (2) The employee's contraction of COVID-19 **must be confirmed by a positive laboratory test .**

Wisconsin - Assembly Bill 1038 (4.15.20)



- For purposes of workers' compensation, an injury caused to a **first responder**, during any public health emergency declared by the Governor on March 12, 2020, by executive order 72 and ending 30 days after order termination, **is presumed to be caused by the individual's employment.**
- The presumption requires **a diagnosis or positive test for COVID-19**, and may be rebutted by specific evidence that the injury was caused outside of employment

State regulation

Arkansas - Governor Executive Order (4.15.20)



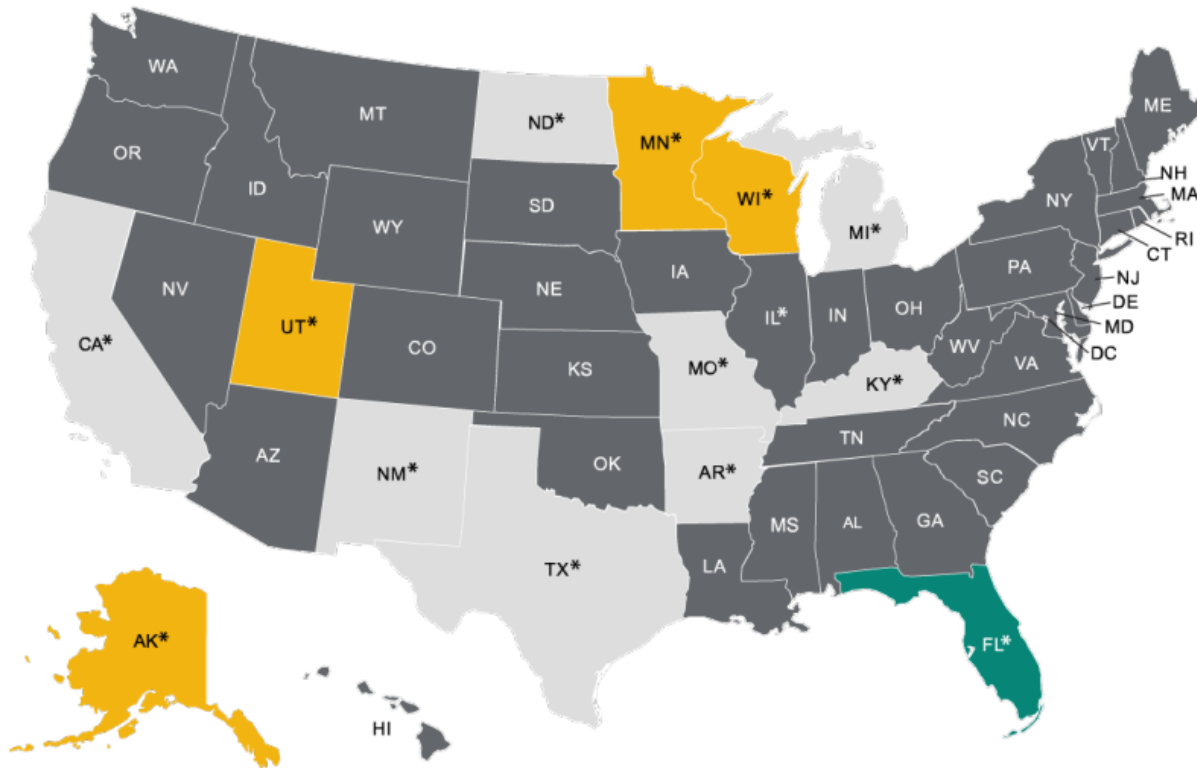
- Suspension of Ark. Code that currently requires **a contagious or infectious disease be contracted in or in immediate connection** to a hospital or sanatorium to allow **first responders and front-line healthcare workers** to seek workers' compensation for exposure to COVID-19 in the line of duty outside those settings
- Suspension of ARK. Code that currently bars compensation for exposure to a disease to which the general public is exposed to allow **first responders and front-line healthcare workers to seek workers' compensation for exposure to COVID-19 in the line of duty.**

Illinois - WCC Emergency Rule (4.13.20) – Eventually rescinded



If the petitioner's injury or period of incapacity resulted from exposure to the COVID-19 virus during a COVID-19 state of emergency, the exposure will be rebuttable presumed to have arisen out of and in the course of the petitioner's COVID-19 First Responder or **Front-Line Worker employment**, and further, will be rebuttable presumed to be causally connected to the hazards or exposures of the petitioner's COVID-19 First Responder or Front-Line Worker employment.


COVID-19 presumptions map for first responders and healthcare workers





Updated every Friday

*Additional presumption language for this state is provided below

 Legislation

 Emergency Declaration by Governor, DOI or WC Agency

 WC Agency Bulletin regarding existing exposure requirements

 No action to date



POLICY IMPACT IN THE FUTURE

Changing WC policies and processes – Short-term

SHORTENED 2020 LEGISLATIVE SESSIONS

- Focused on budgets – State budget deficits are rising – special sessions
- More COVID-19 related funding issues for municipalities
- Diminished chances for WC reforms, formularies and PTSD presumptions

STATE WORKERS' COMPENSATION AGENCIES

- Agency funding from WC premiums
- Furloughed or reduced staff for remainder of budget year
- Ability to engage in rule-making

Changing WC policies and processes – Long-term

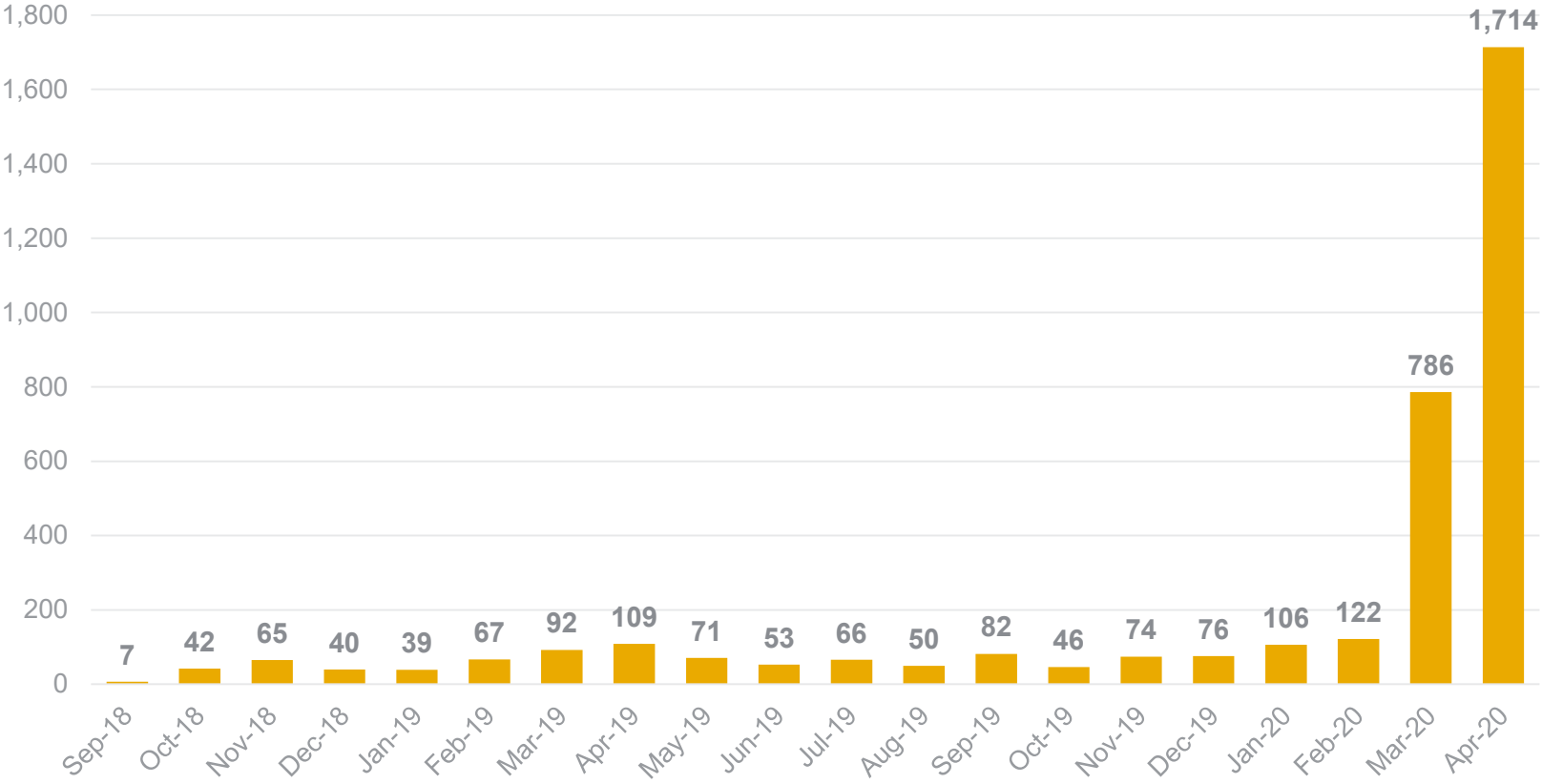
2021 LEGISLATIVE SESSIONS

- Election results at state level will be interesting
- Post-election legislatures tend to be more active, WC reform efforts?
- Ongoing budget deficits into 2021

STATE WORKERS' COMPENSATION AGENCIES

- Embrace distance hearings and proceedings
- Impact on premium and ratings for states
- Impact to general system costs, reduced healthcare costs

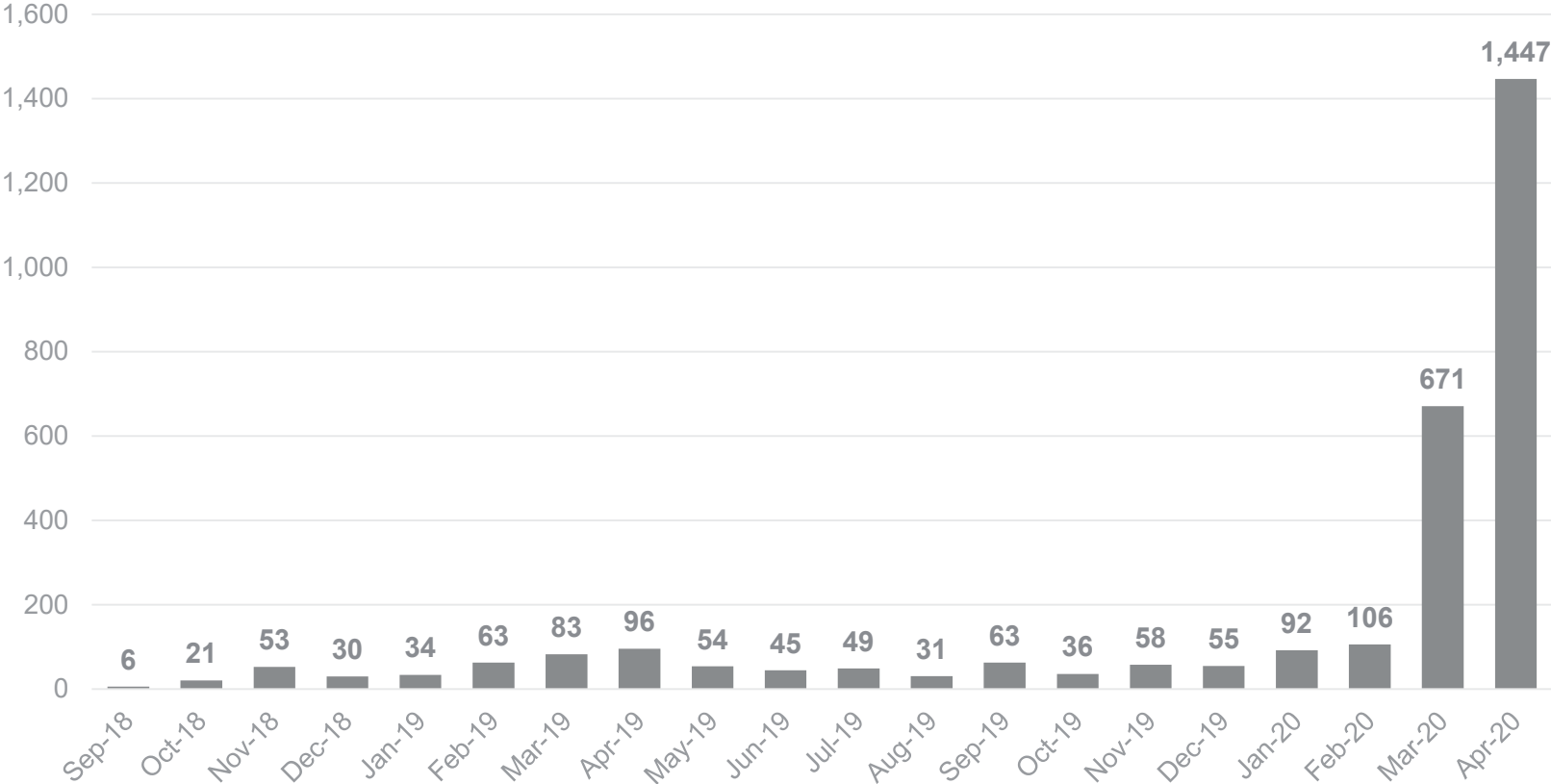
Telemedicine activity: Bills by date of service



Source: TDI Division of Workers' Compensation



Telemedicine activity: Office visits



Source: TDI Division of Workers' Compensation





WAYS TO STAY SAFE AND HELP PREVENT EXPOSURE TO COVID-19

Steps to limit your exposure to COVID-19



Planning for time outside the home

Grocery store visit once per week



Take advantage of special store hours

Older adult or high-risk populations



Use telehealth if possible

Decrease exposure to patients who may be sick



Have lab work close to home

Schedule appointment for early in the morning



Identify someone in your family or community

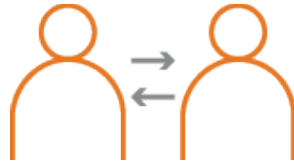
To check in on

Steps to help prevent the spread of COVID-19



Wash hands with
soap and water

For at least
20 seconds



Avoid close
contact

Social distancing



Avoid touching face
(eyes, nose, and mouth)

Wash hands before touching
contact lenses, use your sleeve
to scratch your face



Stay home when
you are sick

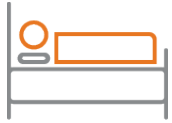
To decrease risk of spreading to
friends, family, and co-workers



Clean
surfaces

Frequently touched
objects and surfaces

Steps to boost your immune system



Get plenty of rest

To keep your immune system strong



Decrease your worry and anxiety

Stress weakens our immune system



Comorbid conditions

Higher risk with HTN, DM, keep your levels under control



Eat a balanced diet

Foods that can boost your immunity



Get some sunlight

Be safe when outdoors from a social distancing standpoint



Exercise regularly

Not to exhaustion



OPTUM COMMITMENT TO OUR CLIENTS AND THEIR CLAIMANTS



**Optum Workers' Compensation
and Auto No-Fault **stands ready**
to support **your needs** during
these challenging times.**

Information and support for our clients and injured persons

Please visit and bookmark the Optum COVID-19 Resource page for the latest information and updates on the impact to workers' compensation and auto no-fault.

<https://workcompauto.optum.com/content/owca/owca/en/resources/Covid-19.html>

Send additional questions to: OWCAcommunications@optum.com

Optum support line
to help individuals affected by mental and
emotional stress during this time

1-866-342-6892



About Optum Worker's Comp and Auto No-fault Solutions

Optum Workers' Comp and Auto No-fault Solutions collaborates with clients to lower costs while improving health outcomes for the claimants we serve. Our comprehensive pharmacy, ancillary and medical services, including settlement solutions, combine data, analytics, and extensive clinical expertise with innovative technology to ensure claimants receive safe, efficacious and cost-effective care throughout the lifecycle of a claim. For more information, email us at expectmore@optum.com.

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