

Coronavirus (COVID-19) frequently asked questions for employers

provided by Texas Mutual Insurance Company

According to the U.S. Centers for Disease Control and Prevention (CDC), the risk of infection of COVID-19 is currently low, even for most workers. However, as an employer you may face questions and concerns, which we want you to feel prepared to address.

In this FAQ:

[Workers' compensation claims related to COVID-19](#)

[COVID-19 in your business or among employees](#)

[Prevention and the spread of COVID-19](#)

[More information](#)

Workers' compensation claims related to COVID-19

Are COVID-19 claims compensable?

Texas Mutual will investigate each COVID-19 claim on a case-by-case basis. Our team of claim specialists will investigate the facts of each case and evaluate whether an employee's illness related to COVID-19 occurred during the course and scope of employment. As with any claimed occupational disease, the medical evidence will be important to the compensability determination.

Certain types of employment or circumstances specific to your business may carry a higher risk of COVID-19 exposure than others, and we will carefully weigh all factors presented in each potential COVID-19 claim before making any compensability determination.

If COVID-19 becomes a pandemic, and an employee claims that he or she contracted it at work, how will those claims be handled?

As explained above, we will evaluate each COVID-19 claim on a case-by-case basis and consider all factors to determine whether the exposure occurred in the course and scope of employment. However, the more widespread COVID-19 becomes, the more difficult it may be for the employee to show that it is work related rather than an ordinary disease of life to which the general public is exposed.

When should I report a claim for suspected or diagnosed COVID-19?

Report all claims that you suspect may be work related immediately. We have a team of highly trained claim specialists dedicated to handling any claims involving COVID-19 that we may receive.

How do I report suspected COVID-19 claims?

Please report suspected COVID-19 cases by calling us at (800) 892-5246, [submitting the claim online](#), emailing claims@texasmutual.com or faxing the claim to (877) 404-7999.

If my business must require employees to work from home, what happens if they get injured while working from home?

We will investigate and evaluate any claimed injury that occurs while working from home just as we would a claim in the workplace. We will determine whether the injury arose from the employment and occurred while furthering the business of the employer. For example, an injury occurring while the employee was setting up her remote workstation likely would be compensable. An injury that occurred while the employee was walking downstairs first thing in the morning likely would not be considered compensable.

COVID-19 in your business or among employees

What are the symptoms of COVID-19?

Reported illnesses have ranged from mild symptoms to severe illness and death for confirmed cases of COVID-19 disease. The following symptoms may appear two to 14 days after exposure:

- Fever
- Cough
- Shortness of breath

What should I do if I suspect one of my employees has been exposed to COVID-19?

If you suspect an employee has been exposed:

- Instruct the employee to stay home and not come to work.
- Advise the employee to contact their health care professional if they have developed symptoms and have been in close contact with a person known to have COVID-19, or if the employee has recently traveled from an area with widespread or ongoing community spread of COVID-19.

If you or the employee reasonably believes that the COVID-19 exposure could be work related, please report a claim by calling us at (800) 892-5246, [submitting the claim online](#), emailing claims@texasmutual.com or faxing the claim to (877) 404-7999.

What if my employees have upcoming travel plans?

If you have employees with upcoming travel plans, the CDC recommends these additional preventative measures:

- Do not travel while sick.
 - Supplies of hand sanitizer, tissues, and other hygiene products may be limited, so consider bringing them with you.
 - Pay attention to your health during travel and for 14 days after you leave.
-

Prevention and the spread of COVID-19

How does COVID-19 spread?

There are several ways the coronavirus can spread:

- Person-to-person spread
 - The virus is thought to spread mainly from person to person.
- Between people who are in close contact with one another (within about six feet).
 - Through respiratory droplets produced when an infected person coughs or sneezes.
 - These droplets can land in the mouths or noses of people who are nearby or possibly be inhaled into the lungs.
- Spread from contact with infected surfaces or objects
 - It may be possible that a person can get COVID-19 by touching a surface or object that has the virus on it and then touching their own mouth, nose, or possibly their eyes, but this is not thought to be the main way the virus spreads.
- Can someone spread the virus without being sick?
 - People are thought to be most contagious when they are most symptomatic (the sickest).
 - Some spread might be possible before people show symptoms. There have been reports of this occurring with this new coronavirus, but this is not thought to be the main way the virus spreads.

My employees have a heightened risk of COVID-19 exposure. Are there basic safety tips we should follow?

We encourage you to visit the [CDC website](#) for the most up to date information on coronavirus. Below are basic recommendations.

The CDC recommends that everyone use simple preventive actions to help prevent the spread of respiratory diseases, including:

- Avoid close contact with people who are sick.
 - Avoid touching your eyes, nose, and mouth.
 - Stay home when you are sick.
 - Cover your cough or sneeze with a tissue, then throw the tissue in the trash.
 - Clean and disinfect frequently touched objects and surfaces using a regular household cleaning spray or wipe.
 - Follow the CDC's recommendations for using a facemask.
 - The CDC does not recommend that people who are well wear a facemask to protect themselves from respiratory diseases, including COVID-19.
 - Facemasks should be used by people who show symptoms of COVID-19 to help prevent the spread of the disease to others. The use of facemasks is also crucial for health workers and people who are taking care of someone in close settings (at home or in a health care facility).
-

- Wash your hands often with soap and water for at least 20 seconds, especially after going to the bathroom, before eating, and after blowing your nose, coughing, or sneezing.
- If soap and water are not readily available, use an alcohol-based hand sanitizer with at least 60% alcohol. Always wash hands with soap and water if hands are visibly dirty.

More information

Where do I get more information?

Health care organizations across the globe are working hard to arm everyone with knowledge they need to protect themselves. Here are some links to credible organizations that offer more information:

- [Centers for Disease Control and Prevention](#)
- [National Institute for Occupational Safety and Health](#)
- [Occupational Safety and Health Administration](#)
- [World Health Organization](#)

More information about coronavirus and prevention can be found on the [Texas Mutual blog](#).

(800) 859-5995
texasmutual.com
worksafetexas.com



TexasMutual[®]
WORKERS' COMPENSATION INSURANCE
WORK SAFE, TEXAS™

©2020 Texas Mutual
Insurance Company
JA-1585-2002