

# COVID-19

The novel coronavirus (COVID-19) has raised many questions about coverage, reporting responsibilities and process. The following information helps you determine your responsibility as an employer during this pandemic flu.

Most instances of COVID-19 are not work-related and do not need to be reported to WCB-Alberta. However, there are a few exceptions.

## When COVID-19 may be work-related

When a worker contracts COVID-19 as a direct result of their employment, they are entitled to compensation if the following conditions are met:

- The nature of employment involves sufficient exposure to the source of infection,
- and-**
- The nature of employment is shown to be the cause of the condition,
- or-**
- The nature of employment creates a greater risk of exposure for the worker.

### Work-related example

**Acute care hospital worker:** Worker has patients coming in for treatment of COVID-19. Thus, they are at a greater risk than the general public of contracting the disease.

### Non work-related example

**Cafeteria worker at a hospital:** Job is not directly related to looking after sick people even if workers sometimes come in contact with them.

**Grocery store clerk:** Job puts workers in contact with many people but not specifically with sick people.

**Reference: Policy 03-01: Part II - Occupational Disease**

In every case, WCB-Alberta adjudicates work-relatedness and benefit entitlement based on the specific and unique circumstances of each case.

# Questions and answers

## When do I report a case of COVID-19 to WCB-Alberta?

**Report it if it meets the specific criteria.** Like in the examples provided, if your worker is at greater risk than the general public of contracting the virus while at work, and they lose time from work after contracting the virus, report the claim to WCB.

However, if your staff is not at greater risk than the general public of contracting the infection, do not report. Examples include people who believe they caught the COVID-19 virus from a co-worker or client.

## Do I report cases where one staff member caught COVID-19 from a co-worker?

**No.** Coronaviruses like COVID-19 can be caught through contacts in the community, home or work.

## If I'm an employer in the acute health care field or if I believe my staff is at greater risk than the general public of exposure at work. Do I need to report all exposures?

**No,** you only need to report time loss claims to WCB. If workers were exposed to the virus but develop no symptoms, the incident should be recorded in your records but you do not need to report it to WCB.

## I'm an employer whose staff is at greater risk than the general public of exposure at work. I sent my worker home because there's a high risk of exposure. Do I need to report it to WCB?

**No,** if there is no illness, there is no claim. There's no need to report this to WCB.

## I'm an employer with a worker on modified duties from a previous workplace injury. Will they get paid if our workplace closes due to COVID-19?

**Workers will not suffer any loss of benefits due to work disruptions.** If employers do not pay workers during a shut down, WCB will provide wage replacement benefits for any workers who were working modified duties as a result of a previous workplace injury.

We understand you may have questions about claims costs stemming from pandemic-related closures and an inability to offer modified work. Your 2020 claims costs will begin to impact premium rates in 2022, so we have time to investigate options related to any costs incurred as a result of these events.

## Do I report cases where my worker had COVID-19 but then develops problems related to their treatment?

**Yes,** if COVID-19 is work-related due to greater risk at work (e.g., health care providers), any treatment complications are also considered work-related.

## Will WCB-Alberta accept COVID-19 claims where there are symptoms present but no medical reporting that confirms a diagnosis of COVID-19?

**Yes, if it meets the specific criteria.** If your worker believes they have COVID-19, advise them to call Health Link at 811 and follow their advice. Early in the pandemic, they may instruct your worker to seek medical attention and undergo testing to confirm the diagnosis.

If your worker is not severely ill, 811 may instruct them to remain at home (in self isolation), until their symptoms fully resolve. If symptoms persist or worsen, they should seek medical treatment and ask to have that reporting forwarded to WCB.

## What happens when I submit a COVID-19 claim?

Like any other claim, WCB-Alberta must determine whether exposure to the disease arose out of the course of employment and was caused by an employment hazard (in this case, workplace exposure to the virus).

We have a team of people who specialize in the adjudication of infectious disease claims and can appropriately apply policy and legislation. If the illness meets the conditions for coverage, WCB-Alberta will cover medical aid costs and any time lost due to the condition.

## Where can employers find more information on infectious disease claims?

More information is available online at [www.wcb.ab.ca](http://www.wcb.ab.ca). Go to Resources > For employers > Employer fact sheets.

You may also wish to familiarize yourself with the occupational health and safety information [respiratory illness in the workplace](#).

