

Had COVID-19? Don't use EFEL—file a claim



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As I write this, more than 15,000 letter carriers have tested positive for COVID-19. A small fraction of that number has filed workers' compensation claims. The small number of claims may be due to the fact that most people suffered light symptoms, used the coronavirus leave and then returned to work. And while many feel just fine today, very little is known of the long-term effects of a COVID-19 infection.

As I wrote in my April *Postal Record* column, the American Rescue Plan Act (ARPA) gave presumptive exposure to federal and postal employees who tested positive for COVID-19 and had contact of any duration with co-workers and the general public while on duty.

In response to the ARPA, the Office of Workers' Compensation Programs (OWCP) released new guidance for federal and postal employees who may have contracted COVID-19 in the workplace.

Any COVID-19 claim filed that was accepted for COVID-19 prior to March 12 is not affected by the ARPA, as OWCP benefits had already been extended. COVID-19 claims accepted on or before March 11 (the date of enactment) are not ARPA cases and have been processed through normal OWCP procedures.

OWCP has been reviewing all COVID-19 claims previously denied based on a lack of work exposure or a lack of medical evidence establishing causal relationship to determine if the claim can now be accepted under the ARPA. The review happens automatically; you do not need to request a review.

If OWCP determines that the case can now be accepted under the ARPA, the case will be reopened and the case will be accepted. If this occurs, you will be notified. Thus far, more than 400 previously denied cases have been accepted.

No action is being taken based on the ARPA on COVID-19 cases that already are administratively closed. The claimant remains eligible for Continuation of Pay (COP) if a CA-1 was timely filed, and medical bills for basic treatment incurred for COVID-19, to include any testing, are still payable up to \$1,500.

The long-term effects of COVID-19 are unknown. If you tested positive for COVID-19, suffered symptoms and missed some work, you should consider filing a claim. OWCP has streamlined the COVID-19 claims processing, making it easier to file a claim and get it accepted.

COVID-19 claims should be filed via the Employees' Compensation and Management Portal (ECOMP). The form filing process in ECOMP has been updated to assist claimants with filing claims for COVID-19 on a CA-1. The CA-1 for COVID-19 claims has been modified and the claimant now is provided with specific instructions to supplement the routine claim filing questions.

OWCP considers COVID-19 to be a traumatic injury since it is contracted during a single workday or shift. Since the precise time of transmission may not always be known due to the nature of the virus, OWCP considers the date of injury to be the last day worked prior to the medical evidence establishing the COVID-19 diagnosis.

You must have worked within 21 days prior to becoming symptomatic or testing positive for the virus. Existing medical literature suggests that the incubation period of COVID-19 is between two and 14 days; however, the use of 21 days acknowledges a potential delay in seeking professional medical evaluation and treatment.

To establish a diagnosis of COVID-19, you must submit a positive polymerase chain reaction COVID-19 test result (better known as a PCR test), or a positive antibody or antigen COVID-19 test result, together with contemporaneous medical evidence that you had documented symptoms of and/or were treated for COVID-19 by a physician (a notice to quarantine is not sufficient if there was no evidence of illness).

If no positive laboratory test is available, a COVID-19 diagnosis from a physician with a medical opinion supporting the diagnosis and an explanation as to why a positive test result is not available will suffice.

In certain rare instances, a physician may provide an opinion with supporting factual and medical background as to why you were diagnosed with COVID-19, even if you have a negative or series of negative COVID-19 test results. Medical reports from nurses or physician assistants are acceptable if a licensed physician cosigns the report.

Getting a COVID-19 claim accepted under the ARPA is not difficult. In addition to the medical evidence, you need a short explanation that you physically interacted with at least one other person at work or on the route.

The interaction does not have to be direct physical contact, nor is there a specified time for such interaction—any duration qualifies. General office contact and interaction is sufficient. This includes but is not limited to interaction in shared workspaces such as the workroom floor, break areas and common restrooms.

The bottom line is that an accepted claim for COVID-19 will provide long-term benefits for you and your family. If you've been infected, file a claim.