


# Workers' Comp for Remote Employees:

## Updates and Guidance for the Self-Insured Community

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**A**mong the many changes and upheavals that the COVID-19 pandemic has brought to the workplace, now more than ever Americans are working from home. To limit the spread of the virus, many offices simply closed their doors and transitioned their employees to remote work, reshaping and forever changing the world at work.

Characterizing the past two years as a rollercoaster for employers, Sally Pace, CEO, Connect Healthcare Collaboration, shares, "This has been especially impactful for the way we operate our office environments. As an employer with a mix of remote and headquartered staff, juggling employee satisfaction and safety has become a bigger focus due to the pandemic."

She says that as a result, her organization has changed its own requirements, adding, "We have adopted a hybrid work policy that we expect to remain intact for years to come. It includes establishing standard working hours adjusted according to each employee's time zone, implementing new communication tools and computer programs to allow for more fluid work remotely while also remaining secure."



Sally Pace

While technology is the organization's biggest asset in a remote situation, she notes,

"But it can also be our biggest risk during remote work. Evaluating and adjusting technology protocols is paramount to any employer with a hybrid or remote workforce."

While a telecommuting workforce was not an option that the Alabama Self-Insured Worker's Compensation Fund was exploring prior to the onset of the pandemic, this mindset has changed overnight. Freda Bacon, administrator, says,

"Because of the investment we made in technology, the dedication of our staff, and a determination that service would not be interrupted, we were able to pivot quickly to a remote work model."

Bacon, who has been proud to serve as a past president and chairman of SIIA and currently serves on the SIEF Board of Directors and the SIIA Worker's Compensation Committee, continues, "Two years later, the remote operation worked so well that we have continued a hybrid work option. Our workforce is even more productive and has a much better life work balance. In the future, I believe this new normal work environment will help retain workers, be attractive to new employees and keep morale at a high level."



Freda Bacon

Even though more people are getting vaccinated, many self-insured employers will continue to offer remote work options to their employees in the post-COVID world and the work-from-home trend is unlikely to end:

- Upwork estimates that 22% of the workforce (36.2 million Americans) will work remotely by 2025.
- A new survey from the Pew Research Center reports that nearly two years

into the COVID-19 pandemic, roughly six-in-ten U.S. workers who say their jobs can mainly be done from home (59%) are working from home all or most of the time. The vast majority of these workers (83%) say they were working from home even before the omicron variant started to spread in the United States.

- A PWC survey on US remote working found that 55% of executives believe that most of their employees will continue working remotely at least one day a week post-pandemic.

But the shift to remote work as a new normal poses many challenges, not the least of which are the home environment and workers' compensation insurance. Protecting business interests associated with workers' compensation (WC) while helping staff work more safely at home both now and in the future are key concerns.

Steve Kokulak, MagnaCare, says at the height of COVID in New York, when many people were working from home or out of work completely, their worker's compensation claims were down 50% compared to pre-pandemic levels.

"Today they're down by about 25% compared to 2019 and will likely not return to pre-pandemic levels," says Kokulak.