



COVID-19: Workers' Compensation, Temporary Disability Insurance, and Prepaid Health Care Q&As

COVID-19 QUESTIONS AND ANSWERS

The below are questions and answers for workers' compensation (WC), temporary disability insurance (TDI), and Prepaid Health Care (healthcare) scenarios due to coronavirus (COVID-19). The DLIR will do all that we can to ensure that impacted Hawaii employees receive the benefits for which they are eligible for.

All answers will depend on your employer's insurance policy and/or your bargaining unit contract, if applicable.

- 1. Can I receive WC benefits if I contract COVID-19 at work?**
 - Only if the contraction is **directly attributable** to your employment duties. For example, a healthcare worker that contracts COVID-19 because s/he cared for a patient with COVID-19 could be eligible to receive WC.
- 2. How do I file for WC benefits?**
 - Please notify your employer, who will then contact their insurance carrier.
 - File a WC-5 form, which may be found at www.labor.hawaii.gov/dcd/files/2012/11/WC-5.pdf.
 - For assistance in filing, contact (808) 586-9161.
- 3. Can I receive WC benefits and unemployment benefits at the same time?**
 - No, you cannot. If you are receiving WC benefits, you cannot receive unemployment benefits because you are unable and unavailable to work due to your work-related injury.
- 4. Can I receive TDI benefits if I contract or self-quarantine for COVID-19?**
 - To be eligible for TDI, you would have needed to have worked a minimum of 20 hours for the 14 weeks in the previous four completed calendar quarters.
 - Your contraction or self-quarantined by a physician's or employer's order cannot be due to a work-related injury. You also cannot be receiving unemployment insurance or WC benefits.
 - TDI only covers lost wages, not medical services or supplies.
- 5. How do I file for TDI benefits?**
 - Please contact your employer, who will then contact their insurance carrier.
 - If your claim is denied, for assistance, please contact (808) 586-9188.
- 6. If I am ineligible for TDI or WC benefits, what I am eligible for?**
 - Under the CARES Act, you may qualify for unemployment benefits. Please refer to the Pre-Filing Unemployment Insurance FAQs.
- 7. If I am hospitalized or unable to work due to being ill with COVID-19, will my employer continue to pay my healthcare premiums?**
 - The law provides that an employer shall continue to cover an employee's premiums for up to a period of three months following the month during which the employee became **hospitalized or disabled from working due to sickness**.
 - After the three months, an employee is responsible for paying his/her employer's share of the healthcare premiums. Please contact your employer for options to continue healthcare coverage.
- 8. Will I continue to receive my healthcare benefits if I am laid off?**
 - It depends on your eligibility and employer's policy. Please contact you employer for more information.
- 9. Will I need a doctor's note if I self-quarantine due to COVID-19?**
 - That would depend on the circumstances, your employer's policies, and/or your bargaining unit contract. Please contact your employer for more information.

Additional Resources:

- If the above scenarios do not apply to your situation, please go to labor.hawaii.gov/COVID-19-labor-faqs.
- Contact Aloha United Way at 211.

CONTACT INFORMATION

To questions about WC benefits, TDI benefits, and healthcare, please contact the Disability Compensation Division at:

- WC: (808) 586-9161.
- TDI/Healthcare: (808) 586-9188.
- Visit labor.hawaii.gov/dcd.
- We ask for your patience as we are operating with a reduced staff and experiencing an unprecedented number of telephone calls.

