



INFORMATION FOR FURLOUGHED EMPLOYEES

The COVID-19 pandemic was declared a national emergency on March 1, 2020, and its impact has been widely felt across the nation. This has created unique workers' compensation conditions that necessitated an address by the National Council on Compensation Insurance (NCCI) and the various state Workers' Compensation Bureaus. These changes are designed to help alleviate the challenges faced by employers due to both operational and financial concerns arising from state stay-at-home orders, as well as businesses other than those classified as "essential" having to close their doors.

EMPLOYERS® has implemented the Workers' Compensation class code changes that vary from state to state. In the table below, we have outlined those changes that are now available. We will let you know when additional changes are adopted by the various states.

NOTE: Policyholders must maintain separate, accurate, verifiable records that document the change in duties and that segregate such payments during the timeframes specified. The changes noted below can also be applied to all New Business and Renewal Submissions.

Class code changes by state for furloughed employees related to COVID-19

State		Estimated Expiration Date	Paid Work From Home	Paid Furloughed Employees	Notes
California		For Class Code 8810: sixty (60) days after the California statewide stay-at-home order is lifted. For Class Code 0012: thirty (30) days after the California statewide stay-at-home order is lifted.	Class Code: 8810 Employees now work in a stay-at-home environment performing duties consistent with clerical operations, and when the established or governing classification does not include clerical operations.	Class Code: 0012 Employees who are being paid but are performing no duties of any kind for the employer.	
Delaware / Pennsylvania	March 1, 2020	None.	Class Code: 0953 Employees now work in a stay-at-home environment performing duties consistent with clerical operations.	Payroll for employees that are not performing any duties of any kind can be removed from the exposure. At audit, the excluded payroll will be coded to unit statistical code 1212, which carries no rate.	
Michigan	March 10, 2020	Until further notice		Payroll for employees that are not performing any duties of any kind can be removed from the exposure. At audit, the excluded payroll will be coded to unit statistical code 0012, which carries no rate.	

State		Estimated Expiration Date	Paid Work From Home	Paid Furloughed Employees	Notes
NCCI (applicable to AK, AL, AR, AZ, CT, CO, DC, FL, GA, HI, ID, IL, IN, IA, KS, KY, LA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, RI, SC, SD, TN, TX, UT, VA, VT, WV)	March 1, 2020	None.		Payroll for employees who are being paid but are performing no duties of any kind for the employer can be reclassified to class code 0012-01.	Class Code: 0012-01 Paid Furloughed Employees has been added to GAQ/Point with a rate of \$0.00.
NCCI (applicable to OR)	March 23, 2020	None.	Payroll for employees working from home may be reclassified if the scope of their work has changed.	Payroll for employees that are not performing any duties of any kind can be removed from the exposure.	NCCI did not file the above changes in OR because they are addressed in applicable state insurance bulletins.
New Jersey	March 21, 2020	April 30, 2021	Payroll for employees, whose duties were previously assigned to a higher-rated governing classification can be reassigned to class code 8810 (clerical office), where those employees now work in a stay-at-home environment performing duties consistent with clerical operations and when the established or governing classification does not include clerical operations.	Payroll for employees that are not performing any duties of any kind can be reclassified to class code 0012.	
New York	May 1, 2020	The provisions of classification code 8873 apply to all new and renewal policies effective on or after May 1, 2020, as well as to all policies that were in force from March 16, 2020 through April 30, 2020.	Payroll for employees who, during New York's stay-at-home order related to the COVID-19 pandemic and are either (a) not performing any work duties (idle), or (b) are performing clerical work duties at home can be assigned to a new class code 8873, Telecommuter Reassigned Employees. The loss cost rate for this code will mirror the rate for classification 8810.	The new 8873 class code only applies to employees who are reassigned and meet one of the two conditions described in the column to the left. Employees who are currently assigned to class code 8871, Telecommuter Clerical Employees, are to remain assigned to class code 8871.	
Wisconsin	March 17, 2020	Until further notice		Payroll for employees that are not performing any duties of any kind can be removed from the exposure. At audit, the excluded payroll will be coded to unit statistical code 0012, which carries no rate.	