

Coronavirus (COVID-19) Frequently Asked Questions for Employers

According to the U.S. Centers for Disease Control and Prevention (CDC), the risk of infection of COVID-19 is currently low, even for most workers. However, as an employer you may face questions and concerns, which we want you to feel prepared to address.

How do I obtain information about COVID-19?

The CDC, in conjunction with state health officials, including the [North Dakota Department of Health \(NDDoH\)](#), is helping communities to prepare for and deal with the COVID-19 pandemic in the U.S.

The CDC has issued [Interim Guidance for Businesses and Employers: Plan and Respond to Coronavirus Disease 2019 \(COVID-19\)](#), February 2020, with recommended strategies and planning considerations for employers. Information for specific industries is also available from the CDC at www.cdc.gov.

The Occupational Safety & Health Administration (OSHA) also offers guidance for employers on ways to protect employees from exposure to COVID-19 at www.osha.gov.

[COVID-19 in your business or among employees](#)

My business has been negatively affected by COVID-19 and my payroll will be less than previously estimated. What can I do?

Contact your WSI Underwriter at 800-777-5033 so they can adjust your advance payroll estimate accordingly. You may also submit a written request to WSI or submit the revised estimated payroll upon submission of annual payroll report

Are employees who contract COVID-19 eligible for workers' compensation benefits?

No. Diseases to which the general public outside of employment are exposed are specifically excluded from workers' compensation coverage in North Dakota. COVID-19 fits into this exclusion. Even though it may be contended an employee contracted COVID-19 while working, the employee is not eligible for workers' compensation benefits for this type of illness.

Governor Doug Burgum has issued [Executive Order 2020-12](#), [Executive Order 2020-12.1](#), and [Executive Order 2020-12.2](#) for extending workers' compensation coverage for COVID-19 for frontline health care workers, first responders, funeral service personnel, and employees providing direct care to individuals with intellectual and developmental disabilities housed within certain licensed care facilities. For more information please see WSI's [Coronavirus \(COVID-19\) Frequently Asked Questions for Employers](#).

Is an employee who telecommutes eligible for workers' compensation benefits?

Yes. In general, workers' compensation coverage extends to employees who telecommute. Keep in mind WSI must evaluate the facts and circumstances of each claim before a coverage determination can ultimately be made.

What should I do if I suspect one of my employees has been exposed to COVID-19?

If you suspect an employee has been exposed:

- Instruct the employee to stay home and not come to work.
- Advise the employee to contact their health care professional if they have developed symptoms and have been in close contact with a person known to have COVID-19, or if the employee has recently traveled from an area with widespread or ongoing community spread of COVID-19.

What if my employees have upcoming travel plans?

If you have employees with upcoming travel plans, the CDC recommends these preventative measures:

- Do not travel while sick.
- Consider bringing hand sanitizer, tissues, and other hygiene products as they may be limited.
- Pay attention to your health during travel and for 14 days after you leave.
- Consider if COVID-19 is spreading at the destination, you may be at a higher risk of exposure.

Prevention and the spread of COVID-19

How can employers prepare for a COVID-19 outbreak?

We encourage you to follow guidelines from reputable health organizations such as: NDDoH, CDC, World Health Organization and OSHA. Check these resources regularly since the situation is changing daily.

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How does COVID-19 spread?

There are several ways the coronavirus can spread:

- Person-to-person spread
 - The virus is thought to spread mainly from person to person.
- Between people who are in close contact with one another (within about six feet).
 - Through respiratory droplets produced when an infected person coughs or sneezes.
 - These droplets can land in the mouths or noses of people who are nearby or possibly be inhaled into the lungs.
- Spread from contact with infected surfaces or objects
 - It may be possible that a person can get COVID-19 by touching a surface or object that has the virus on it and then touching their own mouth, nose, or possibly their eyes, but this is not thought to be the main way the virus spreads.
- Can someone spread the virus without being sick?
 - People are thought to be most contagious when they are most symptomatic (the sickest).
 - Some spread might be possible before people show symptoms. There have been reports of this occurring with this new coronavirus, but this is not thought to be the main way the virus spreads.

More Information

Where do I get more information?

Health care organizations across the globe are working hard to arm everyone with knowledge they need to protect themselves. Here are some links to credible organizations that offer more information:

- [Centers for Disease Control and Prevention](#)
- [National Institute for Occupational Safety and Health](#)
- [Occupational Safety and Health Administration](#)
- [World Health Organization](#)
- [North Dakota Department of Health](#)