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Work related COVID 19 Compensation in terms of COIDA Nokuthula Sihlangu



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COMPENSATION FUND AT A HIGH LEVEL





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MANDATE

The Compensation Fund is established in terms of section 15 of the Compensation for Occupational Injuries and Diseases Act as amended.

The main objective of the Act is to provide compensation for disablement caused by occupational injuries or diseases sustained or contracted by employees or for death resulting from such injuries or diseases and provide for matters connected therewith.



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VISION

To be a world class provider of sustainable compensation for occupational injuries and diseases, rehabilitation and reintegration services



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MISSION

The Mission of the Compensation Fund is to:

- Provide efficient, quality, client centric and accessible COID service
- Sustain financial viability
- Ensure an organisation which takes care of the needs of its staff for effective service delivery






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STRATEGIC PLAN

The Strategy of the Fund is comprised of two strategic priorities or areas of focus for the success and sustainability

	 <p>Quality Medical Care</p>	 <p>Client Centered Care</p>	 <p>People</p>	 <p>Performance</p>
Strategic Priorities	To provide faster, reliable and accessible COID Services by 2020		To provide an effective and efficient client oriented support services	
Flagship Projects	<ul style="list-style-type: none"> • Integrated Online Platform for Employer Registration and compliance management • Online Claims Management System • Hospital Care Management Program • Disability Care Management • Integration of data from e-claims, ICM and umehluko systems or better • Review of medical services function in the Fund • Chronic Medication Dispensing 		<ul style="list-style-type: none"> • Improved capacity through Human Resource Development • Increase in the asset base of the Fund through investments • Contribute to employment creation through investments and training programmes 	

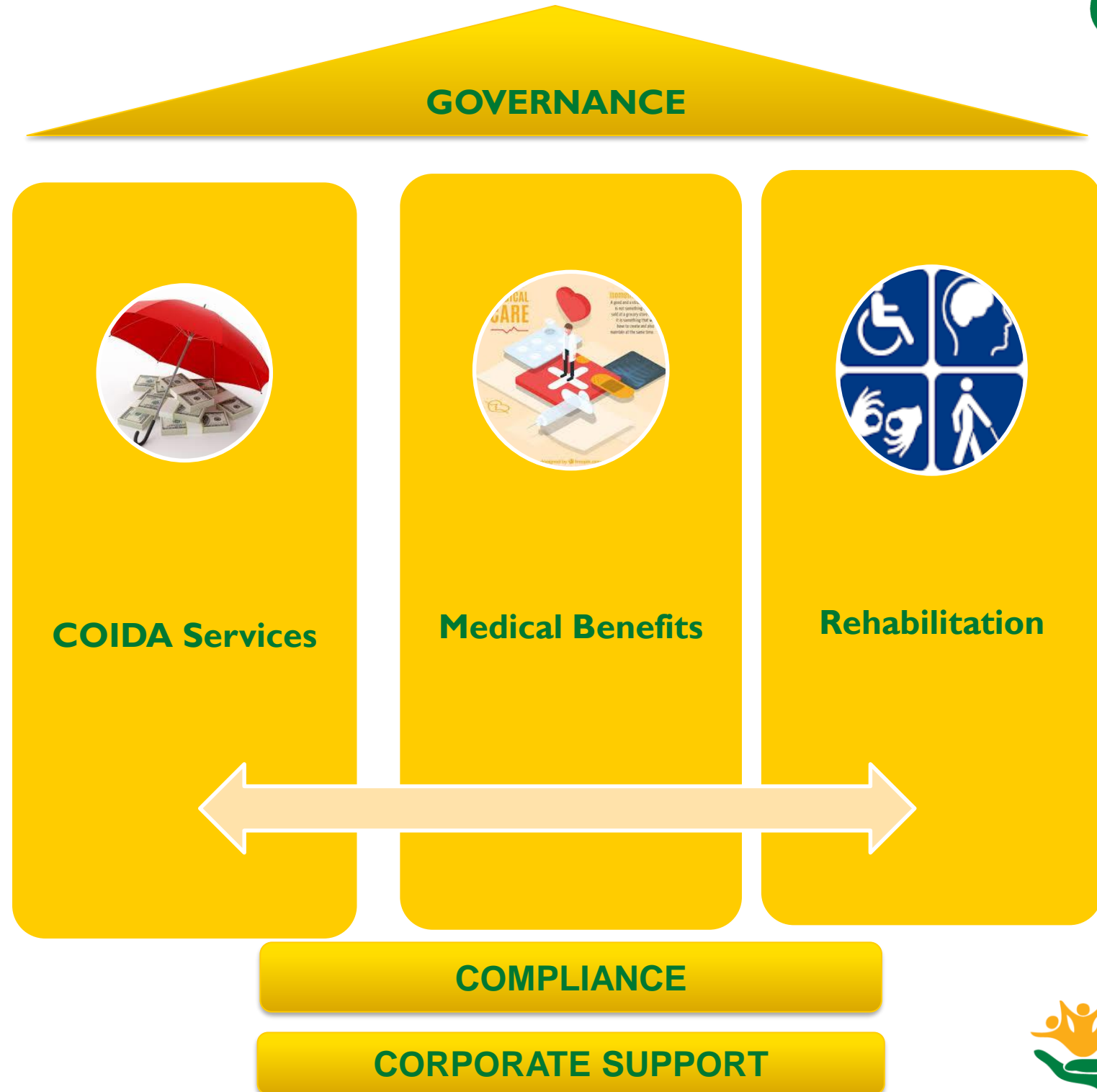


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FUNCTIONAL RESTRUCTURING

COIDA SERVICES	<ul style="list-style-type: none"> • Claims Registration • Pensions • Accident Insurance Payouts (TTD and PDs) • Employer Registration • Return of Earnings and Assessments • Compliance and Audits
MEDICAL BENEFITS	<ul style="list-style-type: none"> • Medical Services (Procedure Authorisations, specialised claims processing etc) • Medical Claims Processing and payments • Managed Care Services
REHABILITATION SERVICES	<ul style="list-style-type: none"> • Vocational Rehabilitation programmes • Clinical Rehabilitation programmes • Social Rehabilitation programmes





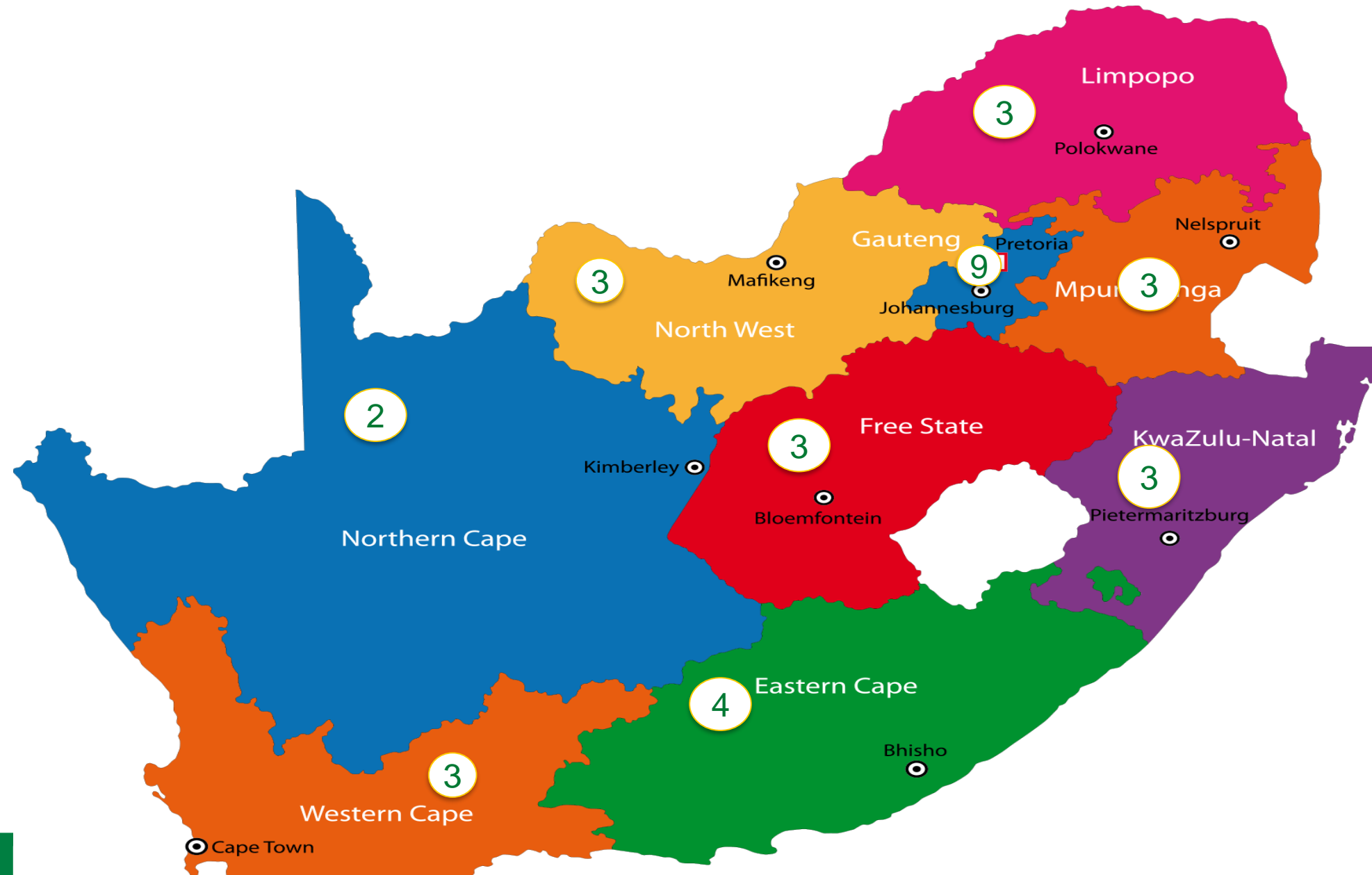
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126 LABOUR CENTRES

33 LABOUR CENTRES WITH COID FUNCTIONS

FOOTPRINT





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COVID-19 CLAIM REGISTRATION PROCESS



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- Claims can be registered externally using an application tab once successfully logged in on COMPEASY if you are an employer or an intermediary(third) party with the relevant authorisation to submit claims on behalf of an employer
- Claims can be registered internally by the claims handlers of the Compensation Fund, manual forms have been fully completed.
- Claims can be adjudicated and authorised for payment for the different types of benefits (TTD,PD, TPD and Pensions)





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Documents required to support a Covid-19 claim

- Employers Report for Occupational disease WCL 1
- Notice of an occupational disease and claim WCL 14
- Exposure and Medical questionnaire
- First medical report WCL 22 Indicating ICD 10 code U07.1
- Work exposure history WCL 110 and any other history that may be required by the Compensation Commissioner
- Medical report on employees symptoms that details the history and establishes a diagnosis of Covid-19 as well as confirmed laboratory results
- Certified copy of id of employee



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Compensation Payable to Covid-19 accepted cases



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Benefit type 1: Temporary Total / Partial Disablement Section 47

- Paid when employee is booked off as a result of Covid-19 infection
 - Employer pays employee compensation for the 1st three (3) months and claim from CF
 - CF pays compensation to employee after 1st three (3) months
- Paid from the date of diagnosis
- 4 days (min) to 30 (max) days for Covid-19 cases
 - Compensation may extend beyond 30 days in case of medical complications
- Progress medical report and resumption report to be submitted
- Calculation of TTD is based on approved minimum and maximum amounts in Schedule 4
 - 75% (earnings) X days off/actual month days
 - The Minister approves the minimum and maximum earnings annually



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Benefit type 2: Compensation for Permanent Disablement (PD) Lump sum Section 49

- Assessed 3 months after diagnosis
- The treating Doctor issues a final medical report to inform the CF if the client has impairment
- The CF calculates PD% based on final medical report
 - 1-30% PD results in a payment of lump sum
 - $\text{Earnings} \times 15 \times \text{PD}\% / 30$
 - NB: Compensation varies from employee to employee because it is based on earnings
 - Employees with the same PD% do not receive same lump sum if their earnings are different
- In case of employees in training and below 26years old
 - Compensation is based on probable future earnings (PFE)
 - Employer estimates (PFE)



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Benefit type 3: Compensation for Permanent Disablement (PD) Pension Section 49

- Assessed 3 months after diagnosis
- 31 -100% PD results in a payment of pension
- Pension paid from date of final medical report
- Calculation based on $[(\text{Earnings} \times 75\%) \times \text{PD} \ %]$
- Minimum and maximum earnings apply as per schedule 4
- Pro-rata pension are paid in case of more than one claim with a commutative PD% of 31% and above
 - E.g.
 - Claim no.: 123456 = 15% @ R10, 000 earnings and stabilisation date of 10th Feb 2010. PD lump sum paid in 2010
 - Claim no.: 234987 = 25% @ R15, 000 earnings and stabilisation date of 1st March 2017. No PD lump sum calculated but pension because of claim no.: 123456
 - The two claims = 40% PD and entitle employee to pro-rata pension. Pension calculated per claim using actual PD%
 - Pension start date will be the date of stabilisation of the last claim



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Benefit type 4: Constant Care allowance (CAA) Section 28

- Paid to pensioners who need the assistance of another to perform essential functions
- CAA is equal to 10% of pension but minimum amount stipulated in schedule 4
 - Minimum CAA for 2018 is R1,990.00
- Paid to pensioner and not the attendant



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Benefit type 5: Fatal benefits payable of dependants of deceased employees Section 54

- **Funeral costs**
 - Actual expenses refunded to clients up to a maximum approved in schedule 4 applicable to claims before and to March 2018
 - Funeral benefit paid from 1st April 2018 @ R18, 251
- **Widow's lump sum**
 - 2X (75% x earnings)
- **Pension**
 - Paid to spouse (s) and Children (40:60)
 - 75% X monthly earnings at the time of death
 - Children paid till emancipation (18 yrs or marriage)
 - Child pension extended on request for those who are studying
- **Payment to other dependants if no spouse and/or child**
 - Paid to parents and siblings
 - Lump sum paid to partial dependants
 - Max of 40% pension to wholly dependant



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Benefit type 6: Commutation of pension Section 52 and 60

- Pensioners excluding a child may commute a pension
- Partial commutation to improve normal living standards
 - Commutation prescribed to maximum amount of R800 per month
- Full commutation to pensioners living outside SA



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Benefit type 7: Medical Aid

- Paid for a period not exceeding 30 days from the date of diagnosis
- Paid for a period exceeding 30 days if extent of disablement will be reduced



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Thank you

