

Information from German Accident Insurers and the Interdisciplinary Association for Intensive Care and Emergency Medicine (DIVI)

Coronavirus (SARS-CoV-2)

June 2020

COVID-19 as an occupational disease – information for healthcare workers

Occupational accidents and diseases are occupational hazards that are covered by statutory accident insurance. One such hazard the healthcare is the infection with pathogens. If healthcare workers, among others, contract Covid-19, their sickness may qualify for recognition as an occupational disease.

Who is insured?

Among the insured, the requirements for recognition of an occupational disease may be met, in particular, by healthcare workers in inpatient and outpatient medical facilities as well as in laboratories:

- Employees
- Volunteers such as students and anyone who has already retired and has returned to active duty because of the pandemic
- Freelancers working on a fee basis should clarify any questions they may have with the accident insurance institution that is responsible for the relevant healthcare facility.

No further groups of people are covered by this information.

Which social accident insurance institution is responsible for me?

- For publicly owned facilities, this is the German social accident insurance institution for the public sector
Contact details: www.dguv.de > Webcode: d1980
- For private or church-run facilities, it is the German Social Accident Insurance Institution for the Health and Welfare Services (Berufsgenossenschaft für Gesundheitsdienst und Wohlfahrtspflege, BGW).

What are the requirements for Covid-19 to be recognised as an occupational disease by a social accident insurance institution?

Three conditions need to be met:

- contact with SARS-CoV-2 infected individuals during the professional healthcare work, and
- relevant symptoms of illness, for example fever or coughing, and
- positive proof of virus infection through a PCR test.

What do I need to do if I believe that my illness is work-related?

Talk to your GP or to the occupational physician of your facility to see whether your infection may be work-related. Doctors and the employer are under an obligation to complete a specific form, notifying the social accident insurance institution of any reasonable grounds for suspecting an occupational disease. Both must inform you of the content of the report and who is the recipient.

If you meet the aforementioned criteria, you can also report a suspected occupational disease yourself. You can do so without filling in a form.

Does the accident insurance institution need the personal data of infected or sick patients in order to process a report notifying them of a suspected occupational disease?

Not from you. For the time being, the report only needs to contain details of your work (type, location and duration of employment) and of contact with persons who either have been or may have been infected. Details of persons who may be the source of the infection (so-called index patients) are collected by the social accident insurance

institution from your employer as part of the investigations. Contact your employer if you want to find out how and to what extent the relevant data has been documented.

Is my insurance cover at risk if I have been working without adequate personal protective equipment? This may be the case, for instance, in the event of supply bottlenecks.

No. The only decisive factor for your insurance cover is that the infection was caused by your work.

What benefits will I receive if my condition is recognised as an occupational disease?

In such a case, the social accident insurance institution will take on the cost of your medical treatment and of your medical, occupational and social rehabilitation. If your earning capacity is permanently reduced, the institution may also pay you a pension. If you die, your survivors may receive a survivor's pension.

Does the social accident insurance institution bear the cost of a Sars-CoV-2 test?

The insurance institution will bear the cost of a PCR test (with SARS-CoV-2 pathogen detection):

- if, as part of your work in the health sector or in a laboratory, you had direct contact with someone who was or may have been infected with SARS-CoV-2, and
- if Covid-19 symptoms occurred during the incubation period.

Direct contact includes, in particular:

- nursing activities on an index patient,
- physical examinations of an index patient, or
- handling of respiratory secretions or other body fluids of an index patient.

Where can I find further details on occupational diseases?

Further details about the recognition of infectious diseases as occupational and the medical report form can be found on the web, at

www.dguv.de > Webcode: d1181756

If you have any further queries, please contact your accident insurance institution.

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