

COVID-19 AS OCCUPATIONAL DISEASE IN FINLAND

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Conflict of interests

Ari Kaukiainen is a member of Occupational Accidents Compensation Board, and Chief Medical Director at LocalTapiola General

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Objective and methods

- Aim was to describe status, criteria, and cases of COVID-19 as occupational disease in Finland
- Definition of an occupational disease is specified in the Workers' Compensation Act
- Data on occupational COVID-19 cases was obtained from the Accident Insurance Compensation Board (TAKO)
- Population level statistics were obtained from the Finnish Institute for Health and Welfare [www-pages \(thl.fi\)](http://www.thl.fi), an independent expert agency under the Ministry of Social Affairs and Health

Workers' compensation insurance / Finland

- As part of the Finnish social insurance system, the workers' compensation insurance is included in the statutory social security for employees
- Insurance takes precedence over other social security benefits
- The employer has to insure its employees, and insurance is issued by private non-life companies
- For self-employed persons corresponding insurance is voluntary
- Insurers are members of the Workers' Compensation Center (TVK)
- Occupational Accidents Compensation Board (TAKO) operates under TVK

Compensable events

Accident

A sudden and unforeseen event relating to an external factor and causing the employee an injury or illness

Occupational disease

A disease, which probably and mainly has been caused to an employee when being exposed to physical, chemical or biological factors under compensable circumstances

Injury relating to work movement

Muscle or tendon injury caused by a single and straining work movement but without an accident (external factor)

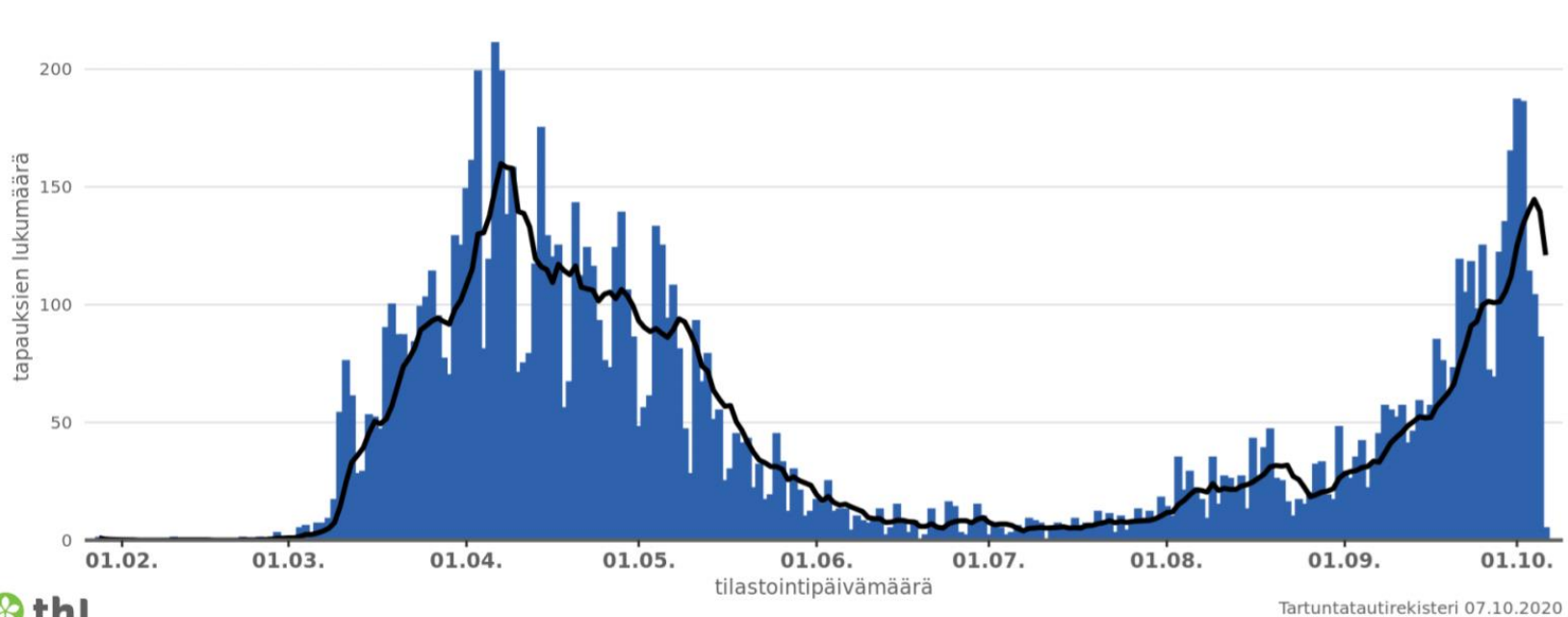
Status and criteria of COVID-19 as occupational disease

- In case of COVID-19, the same criteria of compensation apply as in occupational diseases in general
- In practice:
 - The source of infection can be traced to work/work-place
 - No other likely source outside work
- Because COVID-19 is new as occupational disease, insurance companies are instructed to send all possible cases to Occupational Accidents Compensation Board (TAKO), to request a statement on proposed decision before a final decision is made on a claim

Results

- There were 104 cases of COVID-19 evaluated at Occupational Accidents Compensation Board by 21 September 2020
- Of these 85 were considered as verified occupational disease, and in 19 cases criteria were not fulfilled
- All cases were diagnosed between March – June 2020
- All verified 85 cases were professionals from the social and healthcare sector, most usual occupations being nurses and assistant nurses
- Source of infection were the patients or the colleagues at work, not always known to have COVID-19 at the time of exposure
- In many cases protection had been insufficient
- The non-verified cases included some with uncertain diagnosis, or there was not sufficient proof of work-related source of infection

All reported new COVID-19 cases Mar – Oct 2020 in population (source: Finnish Institute for Health and Welfare)



Majority of COVID-19 cases among healthcare personnel were not reported as possible occupational disease?

- In population (5.6 million) there were 7001 detected COVID-19 cases in Finland by 8 June 2020, with 949 cases in healthcare workers
- Healthcare sector is 7.4 % of workforce, but there were excess of COVID-19 cases, 17 % of those among working-aged
- ***Of the 949 cases in healthcare (March – June) 652 had known contact to COVID-positive person, where 367 cases (56 %) reported COVID-contact at work (patients or colleagues)***
- From 9 June to 31 August 2020 healthcare cases were only 5.3 % of those in work-force

Conclusions

COVID-19 occupational disease / Finland

- All accepted occupational COVID-19 cases were from the healthcare sector, where colleagues at work emerged as source of infection in addition to patients
- Most reported cases were compensated
- All were diagnosed between March – June 2020, corresponding the peak of epidemics in Finland (by the end of June there were 7.200 COVID-19 positive persons in population of 5.6 million, the insured work-force being 2.2 million)
- Cases from autumn 2020 remain to be evaluated for occupational disease
- COVID-testing activity was concentrated to healthcare workers at early stages of epidemics, underdiagnostics in other sectors is possible
- Underreporting as possible occupational disease seems probable in healthcare
- One reason not to report a suspected occupational disease could be lack of insurance (self-employed persons)

Thank you



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