SCHAFFER & ASSOCIATES LPA

Summer 2020 Newsletter



THIS ISSUE:

Workers' Comp for COVID-19?

Social Security Scam Calls - Don't be a Victim!

When you hear the phrase "workers' compensation", you may think about slips, falls, and other bodily injuries. You may not realize that exposure to coronavirus in your workplace could meet the criteria for a workers' compensation claim.

Such a claim is referred to by the Ohio Bureau of Worker's Compensation as an occupational disease claim. Occupational disease claims typically meet the following conditions:

1. The claimant had work-related exposure that resulted in a harmful effect

2. The harmful effect can be proven with a medical diagnosis

3. The claimant's job duties put them at a greater risk for this harmful effect than the general public.

If you are considered an essential employee, and are currently required to work, you may be considered at a greater risk than the general public. This is especially true for healthcare providers and first responders. Symptoms and effects of coronavirus range from mild to severe. More severe diagnoses related to contracting COVID-19 may qualify for a claim with the Bureau.

SOCIAL SECURITY SCAM CALLS

Don't be a victim!



Recently, numerous individuals received suspicious phone calls from someone alleging to be from the Social Security Administration. These callers reportedly asked for personal information such as social security numbers and bank account information. At times, the scammer may use threatening language in an attempt to convince innocent victims they must provide said information. Anyone is a potential target for one of these fraudulent calls.

Be aware that the Social Security Administration will only contact you by telephone if you have requested a phone call, or if you have ongoing business with them (for example, a pending disability application). Otherwise, if the Social Security Administration needs to contact you for any reason, they will generally do so in writing through the mail.

The Social Security Administration takes these scam calls very seriously. If you believe you have been the subject of a scam call or email, immediately go online to the Social Security Administration's Office of the Inspector General, at oig.ssa.gov. There you can submit a formal, written complaint.

According to The Inspector General of Social Security, Gail S. Ennis, the Social Security Administration will never:

1. Threaten you with arrest or other legal action unless you immediately pay a fine or fee;

2. Promise a benefit increase or other assistance in exchange for payment;

3. Require payment by retail gift card, cash, wire transfer, internet currency, or prepaid debit card; or

4. Send official letters or reports containing personally identifiable information via email.