

California State Disability Insurance (SDI) for Farmworkers During Pregnancy



This info sheet explains how health care providers can help pregnant patients working in hazardous jobs to maintain a healthy pregnancy by certifying them for leave under California’s State Disability Insurance (SDI) program, including which ICD-10 Codes may be used.

ACOG advises that prenatal care providers play a critical role in assisting patients working in high-risk occupations to have a safe pregnancy.¹ Agriculture is one of the most high-risk industries, with hazards including falls, heat exposure, heavy lifting, joint and ligament injuries, and exposure to dust and farm chemicals, including pesticides, mold, bacteria, and animal droppings.² Studies show that prenatal pesticide exposure increases the risk of negative health effects for the pregnancy and developing fetus.³ Additionally, the high physical demands commonly associated with farm work, such as heavy lifting, prolonged standing, or bending, may increase adverse birth outcomes.⁴

State Disability Insurance (SDI) benefits are available to farmworkers and others whose job makes it unsafe to work during pregnancy due to exposure to chemicals or other hazardous conditions.⁵ The Employment Development Department (EDD) administers the worker-funded SDI program, which provides income replacement (90% of wages for low-paid workers) for up to 52 weeks to employees who are not working (or working less) due to a “disability.”

To learn more about the legal rights of pregnant and postpartum workers in California, as well as how to write an effective work accommodation note, visit <https://pregnantatwork.org/wp-content/uploads/National-Doctors-Note-Guidelines-1.pdf>.

What makes a farmworker eligible for SDI during pregnancy?	A claimant is considered “disabled” for purposes of SDI eligibility if, in the opinion of their health care provider , it is not advisable for them to perform their regular or customary work. According to the EDD, health care providers may certify a patient as disabled for SDI if “your patient’s job requirements (e.g., lifting, continuous standing, chemical exposure, etc.) pose a danger to the health of your pregnant patient or the fetus.” ⁶
Can undocumented workers apply for SDI?	Yes. SDI is available regardless of the claimant’s immigration status. ⁷ All farmworker employees pay into the SDI fund and are eligible to benefit from it.
At what point in pregnancy can I certify a patient for SDI?	Healthcare providers may certify a patient for SDI at any point in pregnancy . ⁸ Workers may apply for SDI as early as a positive pregnancy test to avoid prenatal pesticide exposure or other job hazards.
What ICD-10 codes can I use?	According to the EDD, “You must submit the medical certification with a valid pregnancy-related diagnosis code (for example, supervision of a normal pregnancy) <i>and</i> the applicable diagnosis code for the occupational hazard (for example, occupational exposure to toxic agents in agriculture or manufacturing).” <i>Please see the table on the back for suggested ICD-10 codes.</i>
What else should I include in the Physician/Practitioner’s Certificate?	EDD representatives recommend that healthcare providers certifying pregnant farmworker patients for SDI due to pesticide exposure include a substantiating statement in Box B18 on the claim form. Specifically, healthcare providers may wish to write: “Direct daily exposure to toxic agents that can cause harm to the health of mother or fetus.”

Special thanks to the Health Care Provider Advisory Committee on Environmental Exposure for their contributions to Dar a Luz and this resource.

California State Disability Insurance (SDI) for Farmworkers During Pregnancy



ICD-10 CODES FOR PREGNANT FARMWORKER PATIENTS

You may decide to use any of the below codes, as appropriate. You must submit the medical certification with a valid pregnancy-related diagnosis code **and** the applicable diagnosis code for the occupational hazard.

Codes that may be helpful when certifying pregnant farmworker patients for SDI due to workplace pesticide exposure:

- **O35.8XX0** Teratogen exposure with suspected damage to fetus, antepartum, single or unspec. fetus
- **O35.9** Teratogen exposure with suspected damage to fetus
- **Z57.4** Occupational exposure to toxic agents in agriculture
- **Z77.098** Contact with & (suspected) exposure to other hazardous, chiefly nonmedicinal, chemicals
- **Z88.8** Allergy status to drugs, medicaments, & biological substances (pesticide allergy)

Other codes that may be relevant for pregnant farmworker patients:

- **E86.0** Dehydration
- **O09.90** Supervision of high-risk pregnancy
- **O20.0** Threatened Abortion
- **O21** Excessive vomiting in pregnancy
- **O26.819** Pregnancy related exhaustion & fatigue, unspec. trimester
- **O26.899** Other specified pregnancy-related conditions, unspec. trimester
- **O35** Maternal care for known/suspected fetal abnormality & damage
- **O44.9** Polyhydramnios, unspec. trimester
- **O44** Placenta previa
- **R10.9** Unspec. abdominal pain
- **R51.0** Headache with orthostatic component, not elsewhere classified
- **T67.5XXA** Heat exhaustion, unspec., initial encounter
- **Z34.90** Encounter for supervision of normal pregnancy, unspecified
- **Z56.5** Uncongenial work environment
- **Z56.6** Other physical/mental strain related to work
- **Z56.81** Sexual harassment on the job
- **Z57.6** Occupational exposure to extreme temperature
- **Z77.128** Contact with & (suspected) exposure to other hazards in physical environment

Questions?

Contact the Center for WorkLife Law at the University of California: info@worklifelaw.org | 415-565-4640

Free Legal Helpline for Farmworkers: daraluz@worklifelaw.org | 415-581-8888

¹ *Employment considerations during pregnancy and the postpartum period*. ACOG Committee Opinion No 733. American College of Obstetricians and Gynecologists. Obstet Gynecol 2018;131:e115–23; see also *Reducing prenatal exposure to toxic environmental agents*. ACOG Committee Opinion No. 832. American College of Obstetricians and Gynecologists. Obstet Gynecol 2021;138e49–54.

² Rural Health Information Hub, *Rural Agricultural Health and Safety*, <https://www.ruralhealthinfo.org/topics/agricultural-health-and-safety>

³ Freinkel S. Warning Signs: How Pesticides Harm the Young Brain, *The Nation*, March 2014, <https://www.thenation.com/article/archive/warning-signs-how-pesticides-harm-young-brain/>; Eskenazi B, Harley K, Bradman A, Weltzien E, Jewell NP, Barr DB, et al. Association of in utero organophosphate pesticide exposure and fetal growth and length of gestation in an agricultural population. *Environ Health Perspect*. 2004;112: 1116–1124; Young JG, Eskenazi B, Gladstone EA, Bradman A, Pedersen L, Johnson C, et al. Association between in utero organophosphate pesticide exposure and abnormal reflexes in neonates. *Neurotoxicology*. 2005;26: 199–209; Eskenazi B, Marks AR, Bradman A, Harley K, Barr DB, Johnson C, et al. Organophosphate pesticide exposure and neurodevelopment in young Mexican-American children. *Environ Health Perspect*. 2007;115: 792–798; Marks AR, Harley K, Bradman A, Kogut K, Barr DB, Johnson C, et al. Organophosphate pesticide exposure and attention in young Mexican-American children: the CHAMACOS study. *Environ Health Perspect*. 2010;118: 1768–1774; Bouchard MF, Chevrier J, Harley KG, Kogut K, Vedar M, Calderon N, et al. Prenatal exposure to organophosphate pesticides and IQ in 7-year-old children. *Environ Health Perspect*. 2011;119: 1189–1195; Raanan R, Harley KG, Balme JR,

Bradman A, Lipsett M, Eskenazi B. Early-life exposure to organophosphate pesticides and pediatric respiratory symptoms in the CHAMACOS cohort. *Environ Health Perspect*. 2015;123: 179–185; see also ACOG Committee Opinion 575.

⁴ Centers for Disease Control and Prevention, *Physical Job Demands– Reproductive Health*, <https://www.cdc.gov/niosh/topics/repro/physicaldemands.html>; see also California Office of Environmental Health Hazard Assessment, *Essential Information for Healthcare Providers: Pregnant Workers and Pesticides*, <https://oehha.ca.gov/sites/default/files/media/downloads/pesticides/general-info/pregnancypesticidesinfosheet.pdf>

⁵ Employment Development Department, *Disability Insurance - Pregnancy FAQs*, https://edd.ca.gov/en/Disability/FAQ_DI_Pregnancy; Employment Development Department, *Physicians/Practitioners FAQs*, https://edd.ca.gov/en/disability/faq_physicians-practitioners/

⁶ Employment Development Department, *Physicians/Practitioners FAQs*, https://edd.ca.gov/en/disability/faq_physicians-practitioners/

⁷ Employment Development Department, *Disability Insurance Eligibility Requirements*, https://edd.ca.gov/en/Disability/Am_I_Eligible_for_DI_Benefits; Employment Development Department, *Benefits and Resources for Undocumented Workers*, https://edd.ca.gov/en/disability/undocumented_workers/

⁸ Employment Development Department, *Physicians/Practitioners FAQs*, https://edd.ca.gov/en/disability/faq_physicians-practitioners/