

# 2020 Covid-19 Amendments

*These rule changes aim to maintain fairness and improve the chances of a more complete season in the event of Coronavirus affecting NFL games. Changes [increase roster flexibility to provide relief for COVID-positive players](#), [shorten the season to increase schedule flexibility](#), [provide contingency plans in the event of suspended or canceled NFL games](#), and [shift about half of the prize money to weekly awards](#).*

## Roster Flexibility

*Roster flexibility provides relief to teams that are negatively affected by positive COVID players.*

### Add 4 Reserve bench positions

Add 4 bench roster positions which can only be occupied by players who are designated as **Out** (not on the game day active roster), **Reserve/Injured**, **Physically Unable to Perform**, **Reserve/COVID-19**, or players whose game has been postponed/canceled.

### Change WR2 to FLEX(WR/RB/TE) and RB/WR to FLEX

This adds roster flexibility to help in the event of a COVID outbreak.

The new starting lineup is:

QB, RB, WR, TE, FLEX, FLEX, D/ST, K

### Emergency Retroactive Substitutions (Backups passively set via ESPN projections)

Restricted emergency substitutions will be allowed if a fantasy player's later game is postponed or canceled, or if the player is placed on the Reserve/COVID list. The goal is to allow reasonable substitutions that would have been made if the owner knew the player would not play. This allows teams to start their best players without worrying about earlier-playing backup players being locked into their bench spots in case later games are postponed. (e.g. avoiding playing MNF players because that game could be canceled on Monday) Substituted players will be determined through pre-game projections to avoid giving the affected team an advantage.

The subbed in player will be the best projected player who could have replaced the player, including with the shuffling of other starters. i.e. if RB1 gets COVID before Monday Night Football, another RB was starting at FLEX, and a WR was the best projected replacement player, the FLEX RB can be moved to RB and the WR can sub into the FLEX spot. (The RB who played must still start.) The projections are determined by ESPN projected scores prior to games starting, including only players who ended up on the active game day roster. In the event of a projection tie, the player whose last name is first alphabetically is chosen.

*Why the projected best player instead of the highest scoring player?*

Allowing the highest scoring player would give the COVID-affected team an advantage (Say Boston Scott is their 4th RB and he happened to score 4 TDs that week, but the owner never would have started him). Substituting the projected best player results in the lineup a reasonable person would have

started had they known the original starter would not play, by basing the selection only on information known beforehand.

*Can I select alternative backups each week (Actively select players instead of passively via the projections)?*

No.

Postponed individual games are treated the same as a bye week

Postponements of a single regular season game beyond the Wednesday before the start of the next NFL week are treated the same as a bye week. There will be no extra relief given beyond the changes stated above. It is possible the game will be made up on the player's originally scheduled bye week. Games postponed to Tuesday or Wednesday will be treated as part of the week of games played on the preceding Thursday-Monday.

## Shorter Season

*Shortening the season increases schedule flexibility.*

Reduce regular season from 13 weeks to 11 weeks

This will increase the chances of a full season in the event of fully canceled weeks of NFL football and allows a full round-robin.

Reduce playoff teams from 6 teams to 4 teams

This will increase the chances of a full season in the event of fully canceled weeks of NFL football. This especially could help if a season is suspended, then resumed with a much shorter remaining schedule.

## Partial Season Contingencies

*Contingency plans provide predetermined and fair paths for determining fantasy winners in the event of suspension or cancellation of NFL regular season games.*

Incomplete Season

If less than 6 weeks are completed before the remainder of the regular season is completely canceled:

No champion is crowned. Each owner is refunded their share of what is left of the entry fees.

“Complete” Season Scenarios

All payouts are given as a percentage of the remaining prize pool. i.e. the money remaining after the weekly high score payouts:

$$\begin{aligned} &\text{RemainingPrizePool} \\ &= \$1200 - ((\$55 * \text{weeksCompleted}) + (\$15 * \text{weeksSinceBadBeat})) \end{aligned}$$

Full Season with no Bad Beat: \$760  
Full Season with Week 11 Bad Beat: \$595  
6-week season with no Bad Beat: \$960  
6-week season with week 6 Bad Beat \$870

**In any scenario where a 4-team fantasy football playoff is completed successfully, payouts from the remaining prize pool are as follows:**

**1st: 75%**  
**2nd: 25%**

## Full Season

Playoffs Round 1 will be held Week 12 (Thanksgiving week).

Week 13 has two teams on BYE and will be skipped (Note: Players on those two teams would be slightly more valuable since they are expected to have no fantasy bye week).

The Championship will be held Week 14.

## Suspended, Then Resumed Season

*Best effort will be made to avoid holding playoffs during weeks with byes and during the last week of the NFL regular season.*

- If the original full NFL schedule is resumed, playoffs would be Weeks 12 and 14.
- If the entire NFL season is paused/suspended AND the NFL resumes the season with enough scheduled regular season weeks to complete the fantasy season and playoffs while avoiding the final week of the NFL regular season (when starters may sit), the Fantasy Football schedule is paused while the NFL season is paused and resumes where it left off (even if NFL schedules are shuffled around). Playoffs will be scheduled to occur during the first two (consecutive or not) weeks with no byes after the fantasy regular season.
- If the entire NFL season is paused/suspended AND the NFL resumes the season with less than enough scheduled regular season weeks to complete the fantasy season and playoffs before the final week of the NFL regular season (when starters may sit) BUT with at least 3 scheduled weeks remaining, The Fantasy Football schedule is paused while the NFL season is paused and resumes where it left off (even if NFL schedules are shuffled around) EXCEPT the 4-team playoffs begin when there are two NFL regular season weeks remaining, excluding the final week, in which no teams have BYEs. If there are no two such weeks, playoff weeks may be held when NFL teams have BYEs. (Playoffs will not be held during the last week of the NFL regular season if the NFL resumes games with at least 3 weeks left.)
- If the entire NFL season is paused/suspended AND the NFL resumes the season with exactly 1 or 2 scheduled weeks of games remaining, the first week of resumed play is a 4-team championship with the top 4 in the standings. (Highest of the 4 scores wins) 1st place is given a 15-point head start, 2nd gets 10 points, 3rd gets 5 points. Payouts are the same as a fully completed playoff.

## Canceled Season

If 6-11 weeks are completed before the remainder of the regular season is abruptly canceled (meaning playoffs are impossible):

The top four teams in the standings are given a score calculated from:

$$(\text{regularSeasonWins} * 150) + (\text{breakdownRecordWins} * 15) + \text{PointsFor}$$

*breakdownRecordWins is the number of wins a team would have if they played all 11 other teams every week.*

And are paid out as follows:

1st: 35%      2nd: 25%      3rd: 20%      4th: 20%

e.g. Say this was the case after week 8 of last year:

	Wins	Breakdown wins	Points	Score	Place	High Score Wks
Hall	7	66	964.74	3004.74	1st	1
Waiver Wire	6	64	937.14	2797.14	2nd	2
Team Uncle Bill	6	59	926.5	2711.5	3rd	2
Farmer Fran	6	56	880.96	2620.96	4th	0
Hulkamaniacs						2
Team America						1

Hall would have been the only Bad Beat winner, in Week 6 - \$90 (Lost 119.5-122.26). The \$15 from the remaining 2 weeks would have been added to the prize pool.

$$\text{Remaining Prize Pool: } \$1200 - (8 * \$40) - \$90 = \$790$$

$$\text{1st: Hall: } (1 * \$40) + \$90 + (.35 * \$790) = \$406.5$$

$$\text{2nd: Waiver Wire: } (2 * \$40) + (.25 * \$790) = \$277.5$$

$$\text{3rd: Team Uncle Bill: } (2 * \$40) + (.2 * \$790) = \$238$$

$$\text{4th: Farmer Fran: } .2 * \$790 = \$158$$

$$\text{Hulkamaniacs: } 2 * \$40 = \$80$$

$$\text{Team America } 1 * \$40 = \$40$$

*The idea is that the money gets distributed widely amongst the better teams in the event of an abruptly canceled season.*

If the first round of the playoffs have been completed but not the championship when the remainder of the NFL regular season is canceled, of the two remaining teams, the team with the most regular season points is declared the league champion and the payouts from the remaining prize pool are as follows:

1st: 50% and a trophy

2nd: 50%

# Weekly Prizes

*New weekly prizes put a larger stake on each completed week of games (And consequently, the end of year prizes will be significantly smaller. Up to about 60% of the league dues could be awarded via weekly prizes.) In the event of an abruptly canceled or shortened season, a large chunk of the money will have hopefully already been given out.*

## High Score of the Week

The high score of the week wins \$40. (Total prizes: up to \$440 with full season)  
And Remove the whole season points prize (previously \$100).

## Bad Beat progressive prize

If your team scores the second most points of the week and loses to the team which scored the most points of the week, you win whatever is in this prize pool. (Ties do not win).

Each week, \$15 gets added to this prize pool (\$165 over 11 weeks). Any leftover money goes into the remaining prize pool to be distributed to the fantasy winners.

*An example of  
how a season  
could go*

Week	Winner	Prize Pool
1	None	\$15
2	None	\$30
3	None	\$45
4	None	\$60
5	None	\$75
6	Team A wins \$90	\$90
7	None	\$15
8	Team B wins \$30	\$30
9	None	\$15
10	None	\$30
11	None	\$45

*How often the  
Bad Beat  
should be  
expected to  
hit*

