

Customer Workers Compensation Jurisdictional Resource - Iowa

Issue	Mandatory	What & How	Impact	State Forms
Timely Reporting of Claims	<p>Yes</p> <p>If at least three days of lost time exists, employer must file a report of injury, with the commission within 4 days (not including Sundays and legal holidays) after receiving notice or knowledge of occurrence. Section 86.11 of the Iowa Code</p>	<p>Telephonically: Commercial Accounts: 800.238.6225 National Accounts: 800.832.7839 Construction Accounts: 877.828.4132 Online: www.travelers.com</p>	<p>The sooner the claim is reported, the more accurate the information provided during the investigation will be. This also insures faster communication between the carrier, injured worker, and medical providers. Failure to timely file this report can lead to an assessment of \$1,000 for each occurrence.</p>	<p>Iowa Form - Employer's First Report of Injury (FROI)</p>
Drug Free Workplace	<p>No</p> <p>Drug testing is not mandatory but can support the defense.</p>	<p>No compensation for an injury caused by Intoxication, which did not arise out of and in the course of employment, and is due to effects of an unprescribed medication by an authorized medical practitioner. If intoxication is a substantial factor in causing the injury, then employer/insurer is not responsible for compensation. Section 85.16 of the Iowa Code</p>	<p>The employer must prove that the intoxication was a substantial factor in causing the injury.</p>	<p>N/A</p>

Directing Medical Treatment	<p style="text-align: center;">Yes</p> <p>Employer has the right to choose the care received by an injured worker. <u>Section 85.27 of the Iowa Code</u></p>	<p>Employer is obligated to furnish reasonable medical services and as long as employee utilizes those services, shall hold the employee harmless for the cost of care.</p>	<p>Permits greater control over medical care cost inflation and utilization of medical resources while maximizing outcomes.</p>	<p style="text-align: center;">N/A</p>
Managed Care Law	<p style="text-align: center;">No</p> <p>There is no requirement for managed care in Iowa.</p>	<p>The employer/insurer decides who will provide treatment for the injured worker. <u>Section 85.27 of the Iowa Code</u></p> <p>Please note numerous Iowa Cases have held that the employer and insurance carrier may not interfere with the treatment recommendations and/or referrals of the authorized treating physicians.</p>	<p>Permits greater control over medical care cost inflation and utilization of medical resources while maximizing outcomes.</p>	<p style="text-align: center;">N/A</p>
Timely Reporting of Out of Work Status	<p style="text-align: center;">No</p> <p>Required only by employer's First Report of Injury and Subsequent Report of Injury. There is no separate mandatory reporting requirement.</p>	<p>If employee is out of work, this information should be communicated to insurer as soon as possible.</p>	<p>Permits timely payment of benefits where appropriate.</p>	<p style="text-align: center;">N/A</p>

Commencement of payment of weekly compensation benefits	<p>Yes</p> <p>If an employer/insurer pays weekly compensation benefits, notice of commencement of benefits must be filed with the commissioner within 30 days of the first payment.</p> <p>Section 86.13 of the Iowa Code Statute 876-3.1 (2) of the Iowa Code</p>	<p>Payments must begin promptly, but payments are not an admission of liability. Once commenced, payments shall be terminated only when employee has returned to work, or upon 30 days notice stating the reason for termination and advising employee of right to file a claim with the commissioner.</p>	<p>Failure to file can lead to stopped time periods as to the date of first payment. If the delay occurs without reasonable or probable cause or error, the commissioner shall award penalty benefits of up to 50% of the amount of benefits that were unreasonably delayed or denied.</p>	N/A
Timely Reporting of Employee Returning to Work	<p>No</p> <p>Iowa does not require reporting of RTW status.</p>	<p>Employer should notify insurer as soon as possible so that temporary-total benefits may be terminated at the appropriate time.</p>	<p>Timely reporting prevents overpayment of benefits.</p>	N/A
Bona Fide Job Offers	<p>No</p> <p>Not required in Iowa, but employers are encouraged to facilitate return to work for injured employees.</p>	<p>An employee's return to work, whether it is light duty or regular duty signals the end of Temporary Total Disability and Healing Period payments.</p>	<p>Mitigates the employer's exposure for payment of indemnity benefits if they are able to accommodate an injured worker's light duty restrictions.</p>	N/A
Wage Statements	<p>Yes</p> <p>A Subsequent Report of Injury must be filed within 30 days of first payment. The SROI is to include the agreed rate of payment, but not a</p>	<p>Travelers sends this form to the employer on all lost time claims. It must be completed within 30 days from the date of injury.</p>	<p>It is essential to provide a wage statement to Travelers so the weekly benefit rate for disability payments can be calculated as quickly and accurately as possible. Failing to provide a requested statement of earnings</p>	<p>Travelers provides a copy of this form or you can download it from here (SROI form was replaced, with the</p>

	wage statement per Section 876-3.1 (2) of the Iowa Code . The employer shall provide a statement of earnings upon request of an injured worker or his representative. Section 85.40 of the Iowa Code		is a simple misdemeanor.	Payment Activity Report): Iowa Payment Activity Form
Posting of Notices	No Specific workers compensation postings are required in Iowa.	N/A	N/A	N/A
Medical Provider list	No	The employer/insurer decides who will provide treatment for the injured worker. Section 85.27 of the Iowa Code	Permits greater control over medical care cost inflation and utilization of medical resources while maximizing outcomes.	N/A
Maintain Copy of All Injuries	Yes Employer shall keep a record of all injuries resulting in incapacity for more than one day. Section 86.11 of the Iowa Code	Employer should have a format for recording all injuries resulting in incapacity of more than one day.	Keeps track of injuries to employees.	N/A
Maintain Health Insurance	No	N/A	N/A	N/A

<p>Can Employee Pay Into WC premium</p>	<p>No The employer shall provide insurance against the employer's liability. Section 87.1 of the Iowa Code</p>	<p>Employees may not be compelled to pay workers' compensation premiums.</p>	<p>Cost of workers' compensation insurance is borne entirely by the employer.</p>	<p>N/A</p>
<p>Can the Employee be discharged based on filing a WC Claim</p>	<p>No Iowa recognizes a cause of action for discharge in retaliation for employee filing a workers compensation claim. Springer v. Weeks & Leo Co., 475 N.W.2d 630, 632 (Iowa 1991)</p>	<p>Termination of an injured worker for filing workers compensation claim can result in a large civil verdict.</p>	<p>Be very careful if an injured worker needs to be terminated. Make sure that all employment manual policies are followed and if possible create a paper trail of all actions.</p>	<p>N/A</p>
<p>Can employee Waive Right to Compensation</p>	<p>No In Iowa only certain corporate officers may exclude themselves from workers' compensation coverage. Section 87.22 of the Iowa Code</p>	<p>Only the president, vice president, secretary, and treasurer may exclude themselves from coverage. Exclusion must be in writing and can subsequently be revoked.</p>	<p>Workers who are not corporate officers cannot exclude themselves from nor waive workers' compensation coverage.</p>	<p>Iowa Corporate Officer Exclusion</p>