



# Workers Compensation Claim State Environmental Guide - Connecticut

CONNECTICUT – <http://www.wcc.state.ct.us/index.html>

## Indemnity issues

Temporary Total Benefits	For injuries occurring after 9/30/2016, minimum is the lesser of \$258.40 or 75% of the AWW; \$1,292.00 max, 3 day waiting period, 7 day retro period. AWW based on the last 52 weeks wage. 7 day work week used. First payment due within 14 days of first day of lost time if documented. Temporary Total Cap- After 5 years (260 weeks) of temporary total becomes de facto permanent total with COLAs. It does not have to be 260 consecutive weeks.
Temporary Partial Benefits	No min. \$1063.00 Max. 3 day waiting period, 7 day retro period. Payable for a maximum of 520 weeks.
Permanent Partial Benefits	\$50.00 min, \$1063.00 max. Permanent Partial based on Scheduled Loss table and AMA guidelines, 4 <sup>th</sup> , 5 <sup>th</sup> or 6 <sup>th</sup> editions.
Permanent Total Benefits	Minimum is the lesser of \$258.40 or 75% of the AWW; maximum is \$1,292.00. Unlimited benefits. Claimant eligible for COLAs (retroactive to DOI) if totally incapacitated for cumulative total of 5 years or more.
Fatality Benefits	Paid weekly at TTD rate subject to COLA adjustment. Maximum burial expense of \$4,000.
Vocational Rehabilitation	Not required.
Settlement Allowed	Yes
Cap on Benefits, Exceptions	Dependents are included in filing status until 18 or full time college student until 22. Fatality benefits are paid until surviving spouse dies, remarries and/or dependents reach age no longer included. "Dependents in fact" eligible for maximum of 312 weeks of benefits.

## Medical issues

Initial Choice of Provider	Employer choice.
Change of Provider	Employee has choice of provider after initial visit. Referrals not considered a change.
Medical Fee Schedule	Medical Fee Schedule percent over Medicare- CT Fee Schedule not based on Medicare. A Practitioner Fee Schedule for all physicians is established at 74 <sup>th</sup> percentile of statewide charges. Medicare based Hospital and ASC Fee schedule in place beginning 4/1/2015
Managed Care	Yes-Employer Specific For more information, please refer to the <a href="#">WC Managed Care Quick Reference</a>



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This material is for informational purposes only. All statements herein are subject to the provisions, exclusions and conditions of the applicable policy. For an actual description of all coverages, terms and conditions, refer to the insurance policy. Coverages are subject to individual insureds meeting our underwriting qualifications and to state availability.

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**Medical issues**

	Chart by State Guide.
Utilization Review	Approved Managed Care plan must include a description of UR procedures.
Treatment Guidelines	Medical Protocols have been established for certain injuries. Please refer to WCC Medical Protocols Guide. <a href="http://wcc.state.ct.us/download/acrobat/protocols.pdf">http://wcc.state.ct.us/download/acrobat/protocols.pdf</a>
Generic Drug Substitution	The state allows generic substitution; however, it is not mandatory.
Medical Mileage Reimbursement Rate	.53.5 cents per mile (as of Jan 1, 2017)
Network Information	Coventry network effective February 1, 2012.
Ability to Terminate Medical Treatment	No limit on medical treatment; reasonableness and necessity required, i.e., to cure or relieve the injury or restore/maintain work capacity. Need commissioner approval to stop treatment.
Settlement Allowed	Yes Medical can be settled Full & Final- Yes
Cap on benefits, exceptions	No cap.

**Other Issues**

WC Hearing Docket Speed	Litigation Exposure: Hearing docket speed-Approximately 14-42 days
Staff Counsel	Law Offices of Cynthia M. Garraty One Hamden Center 2319 Whitney Avenue, Suite 4C Hamden, CT 06518 Phone Direct Dial: 203-407-6000 And: 300 Windsor Street Hartford, CT 06145 Phone Direct Dial: 860-277-7480  All mail should be sent to: P.O. Box 2903 Hartford, CT 06104-2903
Hearings require attorney or claim handler participation	Attorney, Legal Specialists or Claim Handler can attend at the informal level. Pre-formal and Formal hearings require counsel.
Occupational Diseases	Date of injury defined as the date of total or partial incapacity to work as a result of the disease. Notice of claim must be within 3 years from the date of first manifestation of the symptom of the disease, defined as when claimant first knew or should have known disease was occupational. Or if death occurs, claim must be made within 2 years from the date of manifestation of symptoms or one year of date of death.
Second Injury Fund availability	Only available for reimbursement of Concurrent Employment, coverage of uninsured employers, and for some prior period COLA adjustments.
Other Offset Opportunities	Social Security Retirement Benefits if DOL is between 07/1/93 and 05/30/06 and only applied against TT or PT. Credit against prior permanency rating.

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**Other Issues**

	Apportionment.
EDI	Claims EDI Release 1: FROI only (1/1/2000)
In-State Adjusting Required	No
License or Certification Required	Yes