



Workers Compensation Claim State Environmental Guide - Iowa

IOWA – <http://www.iowaworkforce.org/wc/>

Indemnity issues

Temporary Total Benefits	<p>Temporary Total Disability (TTD) [85.32, 85.33(1)]</p> <p>When an injury results in more than three calendar days of disability, the employee may be entitled to TTD benefits beginning on the fourth day and continuing until the employee has returned to work or is medically capable of returning to substantially similar employment, whichever occurs first. The three-day waiting period becomes payable if the disability period exceeds fourteen calendar days.</p> <p>Total weekly compensation for any employee is not to exceed 80% of the employee's weekly spendable earnings. The law defines "spendable earnings" as that amount remaining after payroll taxes are deducted from gross weekly earnings.</p> <p>The weekly amount of the disability benefit is determined by the employee's average gross weekly earnings, the number of exemptions, and the marital status.</p> <p>The minimum weekly benefit amount for TTD or HP is equal to either the weekly benefit amount of a person whose gross weekly earnings are thirty-five percent (35%) of the statewide average weekly wage OR the spendable weekly earnings of the employee, WHICHEVER IS LESS. The minimum weekly benefit amount for PPD, PTD or death benefits is equal to the weekly benefit amount of a person whose gross weekly earnings are thirty-five percent (35%) of the statewide average weekly wage.</p> <p>State Average Weekly Wage is \$860.06 effective July 1, 2017 to June 30, 2018. 35% of the Statewide Average Weekly Wage is \$301 effective July 1, 2017 to June 30, 2018.</p> <p>The maximum weekly disability benefit rate for TTD is \$1720. This rate is effective July 1, 2017 to June 30, 2018. This rate is adjusted annually.</p>
Temporary Partial Benefits	<p>Temporary Partial Disability (TPD) [85.32(2-5)]</p> <p>TPD benefits may be payable if the employee returns to work at a lesser paying job, because of the injury. The TPD benefit amount is to be 66 2/3 percent of the difference between the employee's average gross weekly earnings at the time of the injury and the employee's actual earnings while temporarily working at the lesser paying job. The three-day waiting period (explained above) also applies to TPD.</p>



travelers.com

The Travelers Indemnity Company and its property casualty affiliates. One Tower Square, Hartford, CT 06183

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.

© 2017 The Travelers Indemnity Company. All rights reserved. Travelers and the Travelers Umbrella logo are registered trademarks of The Travelers Indemnity Company in the U.S. and other countries. Rev. 7/17

Iowa Workers Compensation Claim State Environmental Guide

Indemnity issues

Permanent Partial Benefits	<p>Permanent Partial Disability (PPD) [85.34(2)]</p> <p>The maximum weekly disability benefit rate for PPD is \$1583.00 effective July 1, 2017 to June 30, 2018.</p> <p>The PPD benefits are payable in addition to the HP benefits and are to begin at maximum medical improvement. There are two types of PPD benefits: (1) Scheduled Member Disabilities and (2) Body As A Whole disabilities.</p>
Permanent Partial based on AMA Guidelines	<p>Yes, the AMA Guidelines 5th edition is used for scheduled member injuries. It is also a factor in body as a whole or industrial disabilities.</p>
Permanent Total Benefits	<p>Permanent Total Disability (PTD) [85.34(3)]</p> <p>When a job-related injury leaves an employee incapable of returning to gainful employment, the employee may be entitled to PTD benefits. The PTD benefits are payable as long as the employee remains permanently totally disabled.</p> <p>The maximum weekly disability benefit rate for PTD and death benefits is \$1720. These rates are effective July 1, 2017 to June 30, 2018. The rates are adjusted annually.</p>
Fatality Benefits	<p>Death Benefits (DEA) [85.28, 85.31, 85.42, 85.43, 85.44]</p> <p>Death benefits are payable to the dependents of the employee. Benefits are first payable to the surviving spouse for life or until remarriage. Dependent children are entitled to the benefit until they reach age 18, or age 25 if they are actually dependent. Others may qualify, if there is a showing of actual dependency. Upon remarriage, if there are no dependent children, the surviving spouse is entitled to a two-year lump sum settlement. Burial expenses not to exceed twelve times the statewide average weekly wage in effect at the time of death, are paid in addition to the weekly death benefits.</p> <p>The maximum weekly disability benefit rate for PTD and death benefits is \$1720. These rates are effective July 1, 2017 to June 30, 2018. The rates are adjusted annually.</p>
Vocational Rehabilitation	<p>VOCATIONAL REHABILITATION BENEFITS [85.70]</p> <p>An employee who has a permanent partial or permanent total disability which makes return to gainful employment impossible may be entitled to a payment of \$100.00 per week (up to thirteen weeks) if the employee is actively participating in a vocational rehabilitation program. An additional thirteen weeks may be paid if approved by the workers' compensation commissioner.</p> <p>If an injured employee has a shoulder injury and cannot return to work, the worker will be eligible for vocational training at a community college. The employer will pay up to \$15,000.00 to cover this expense. To qualify, the worker must be evaluated by the department of workforce development and, if deemed eligible, will be referred by the department to a community college. He/she will have six months to enroll. The injured employee must maintain a passing grade in each enrolled course to continue in the program and must also meet school attendance requirements to maintain eligibility.</p>
Settlement Allowed	<p>Yes. You can lump sum settle in Iowa.</p>
Cap on benefits, exceptions	<p>None</p>

Iowa Workers Compensation Claim State Environmental Guide

Medical issues

Initial Choice of Provider	Employer choice. One IME allowed for the employee for a PPD rating.
Change of Provider	Injured worker can petition the court for alternate care hearing to change the treating physician.
Medical Fee Schedule	None
Managed Care	For more information, please refer to the <u>WC Managed Care Quick Reference Chart by State Guide</u> . None.
Utilization Review	None.
Treatment Guidelines	None
Generic Drug Substitution	The state allows generic substitution; however, it is not mandatory.
Medical Mileage Reimbursement Rate	<p>\$.585 per mile effective 7/01/08</p> <p>\$.55 per mile effective 7/01/09</p> <p>\$.50 per mile effective 7/1/10</p> <p>\$.555 per mile effective 7/1/12</p> <p>\$.565 per mile effective 7/1/13</p> <p>\$.56 per mile effective 7/1/14</p> <p>\$.575 per mile effective 7/1/15</p> <p>\$. .54 per mile effective 7/1/16</p> <p>\$. .535 per mile effective 7/1/17</p>
Network Information	First Health (primary) and CorVel (secondary).
Ability to Terminate Medical Treatment	Must show medical treatment is not related to work injury. Otherwise, lifetime medical is applicable if indemnity is paid.
Settlement Allowed	Yes
Cap on benefits, exceptions	No cap.

Other Issues

WC Hearing Docket Speed	Currently takes 12 to 18 months to go to hearing from date of filing. With the PERFECT system (on hold) the commissioners goal is 12 months start to finish.
Staff Counsel	<p>Andersen and Associates</p> <p>1089 Jordan Creek Parkway, Ste. 360</p> <p>West Des Moines IA 50266</p> <p>Phone Direct Dial: (515) 221-3660</p>
Hearings require attorney or claim handler participation	Attorney
Occupational Diseases	Mostly handled same as occupational injury although there is a separate statute.
Second Injury Fund availability	<p>Yes, In order to prove the Second Injury Fund liable, Claimants must prove:</p> <ol style="list-style-type: none"> 1. permanent disability to the hand, arm, foot, leg or eyes; 2. previous loss of use of another such member or organ through a work-related injury; and

Iowa Workers Compensation Claim State Environmental Guide

Other Issues

	<p>3. there is some permanent disability from the injuries.</p> <p>Iowa's Second Injury Fund then becomes responsible for the difference between the compensation for which the current employer is liable and the total amount of industrial disability suffered by the employee, reduced by the compensable value of the first injury.</p>
Other Offset Opportunities	None
EDI	Claims EDI Release 2: FROI & SROI (7/1/2001)
In-State Adjusting Required	No
License or Certification Required	No