



# Workers Compensation Claim State Environmental Guide - Maryland

MARYLAND – <http://www.wcc.state.md.us/>

## Indemnity issues

Temporary Total Benefits	\$50.00 Min., \$1,027Max., 3 day waiting period retro on the 15 <sup>th</sup> day of disability, unlimited benefits. Compensation Rate is Two thirds of AWW. AWW is based on a 14 week wage statement. Always round up the AWW. Payment for TTD is not due until the Employee's Claim Form is filed with WCC. <b>Temporary Total cap – No Cap.</b>
Temporary Partial Benefits	No minimum. Max \$514.00/wk – Rate used is ½ the difference between the pre-injury wages/AWW and the current gross earnings. Insured must provide light duty or benefits must continue.
Permanent Partial Benefits	No minimum. Limited benefits. All body parts are scheduled by weeks. AMA application by physician. 1-74 wks @ 1/3 of AWW not to exceed \$172.00. <b>75-249 wks @ 2/3 of AWW or \$343/week, whichever is less 250 + wks: 2/3 of AWW or 75% of AWW not to exceed \$771/wk.</b> 250+ is serious disability. For those claims you must increase the # of weeks by 1/3. <b>Permanent Partial</b> based on AMA Guidelines as well as MD five factors of pain, weakness, atrophy, loss of endurance and function as well as range of motion (COMAR 14.09.04.02(B)(4)). For "other cases" (body as a whole, neck, back and shoulder) the Commission may also consider industrial loss of use, which is loss of earning capacity.
Permanent Total Benefits	\$50.00 Minimum, \$1027.00 Maximum. Unlimited benefits.



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**Indemnity issues**

Fatality Benefits	<p>Maximum burial expense of \$7,000. Total dependency of widow – unlimited period of benefits unless they remarry.                      For deaths occurring on or after October 1, 2011, the following formula applies:</p> <ul style="list-style-type: none"> <li>• Two-thirds of the deceased employee's Average Weekly Wage at the time of the occurrence not to exceed the State Average Weekly Wage.</li> <li>• The deceased employee's income shall be divided by the family income to determine the percent of family income earned by the deceased. The percent of family income earned by the deceased is multiplied by the death benefit (as calculated in paragraph 1) to determine the amount payable, collectively, to all dependents.</li> <li>• Benefits are to be paid for up to 144 months or terminate on the date of the decedent's 70<sup>th</sup> birthday.</li> <li>• If the surviving spouse remarries, the payments continue for two years after the remarriage.</li> <li>• If the surviving spouse was disabled at the time of the decedent's death, payments continue as long as the survivor remains disabled and are not bound to the 144 month or 70<sup>th</sup> birthday limitations noted above.</li> <li>• This formula does not apply to a covered employee of a municipal corporation or a county who is subject to § 9-503 of the Labor &amp; Employment Article unless the municipal corporation or county has made an election under §9-683.6.</li> <li>• Dependent children entitled to the same rate until age 18 or 21 if in school.</li> </ul>
Vocational Rehabilitation	Yes if injured worker has permanent restrictions. Agreed time frame to be paid at the compensation rate. Include job search and retraining if necessary. There is a 2 year limit for job training only.
Settlement Allowed	Yes, you can Full and Final a claim to include medical. Any settlement if medical must include an allocation for medical benefits or a Medicare set-aside.
Cap on benefits, exceptions	None

**Medical issues**

Initial Choice of Provider	Employee choice
Change of Provider	Employee choice
Medical Fee Schedule	<p>Yes</p> <p><b>Medical Fee Schedule percent over Medicare</b> – n/a Maryland uses specific formulas that incorporate CMS reimbursement based on types of service provided. Specific formulas can be found at:  <a href="http://www.wcc.state.md.us/PDF/MFG/MSCF_rate.pdf">http://www.wcc.state.md.us/PDF/MFG/MSCF_rate.pdf</a></p>
Managed Care	No
Utilization Review	No
Treatment Guidelines	No
Generic Drug Substitution	The state mandates generic substitution.
Medical Mileage Reimbursement Rate	As of 1/1/16, \$.540/mi
Network Information	Unable to direct, but attempt to channel. First Health (primary) and Corvel (secondary).
Ability to Terminate Medical Treatment	Use IME to manage treatment. Yes, you are able to terminate medical benefits due to supporting information.

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### Medical issues

Settlement Allowed	Yes Medical can be settled <b>Full &amp; Final</b> – Yes, but more difficult now due to Emergency Regulations of Jan 2010. Any settlement regardless of the amount must include an allocation for medical benefits or a Medicare set-aside even if under the MSA threshold
Cap on benefits, exceptions	No

### Other Issues

WC Hearing Docket Speed	Approximately 35-40 days from receipt of Issues. <b>Litigation Exposure: Hearing docket speed</b> – Approximately 35-40 days from receipt of issues a hearing will be scheduled.
Staff Counsel	Law Office of Joseph Jagielski 7 St. Paul St. Suite 1250 Baltimore, Maryland 21202 (443-353-2301)
Hearings require attorney or claim handler participation	Attorney
Occupational Diseases	Yes, same as Occupational Injury.
Second Injury Fund availability	Yes. At least 125 weeks of PPD of the body must be pre-existing and must have at least 125 weeks of PPD of the body must be related to the accidental injury.
Other Offset Opportunities	Apportionment for prior or subsequent conditions/injuries
EDI	Not Applicable
In-State Adjusting Required	Yes
License or Certification Required	No