

# DOWNLOAD PDF FACTORS THAT INFLUENCE THE AMOUNT AND PROBABILITY OF PERMANENT PARTIAL DISABILITY BENEFITS

## Chapter 1 : Workers' Compensation Disability Classifications

*If the start of TD benefits was more than 90 days postinjury, the PPD probability increased by 14 to 22 percentage points. Factors That Influence the Amount and Probability of Permanent Partial Disability Benefits.*

Injured workers may be entitled to one or all of these benefits if their case is compensable. The four types of benefits are as follows: Temporary Total Disability Benefits TTD These are payments for an injury that totally disables the employee from work for a temporary period of time. If the period of disability is 14 days or less, there is a 3 day waiting period where the employee does not receive compensation. However, the remaining days after the waiting period must be paid. If the period of disability is 15 days or more, the employee is entitled to compensation for the entire period of compensation. Usually an employee gets TTD benefits during the period that they are healing and are still totally disabled to work. Once the Claimant has reached maximum medical improvement, the TTD benefits should stop. The claimant cannot work during the period that they are receiving these benefits. Temporary Partial Disability Benefits TPD These are payments for an injury that partially disables the employee from work for a temporary period of time. These payments occur when the employee returns to some form of work and does not earn what they were making before they get injured. Usually an employee gets TPD benefits during the period that they are healing and are disabled from returning to work on a full time basis. Once the claimant has reached maximum medical improvement, the TPD benefits should stop. TPD benefits are paid for wage loss while the employee has returned to work and is earning less. Most employees that receive this award do return to work in some capacity. These payments occur after the employee has reached maximum medical improvement and has received a rating from a doctor. These benefits are paid on a weekly basis and begin after the last date of temporary total or temporary partial disability benefits are paid. There are 3 tiers for permanency benefits in the State of Maryland workers compensation arena. If the average weekly wage is very low, there are minimum payments that must be made by the insurance carrier depending upon the tier and the award. The significance of the tiers cannot be understated as an award in the second tier can be paid at more than double the rate of a first tier case. Similarly, an award for serious disability will likewise pay at a much higher rate and with an enhanced number of weeks. The first tier is payments for weeks of compensation. There are other restrictions on the amount of permanent impairment paid depending upon the year of the injury. There are some exceptions to this general rule. Fingers and the great toe are paid at the second tier rate. There are numerous employees that qualify for the public safety exception which include firefighters, paramedics, police officers, sheriffs and correctional officers. The second tier is payments for 75 week or greater but less than weeks. The rate of pay for second tier injuries is paid at the rate of two thirds of the average weekly wage but does not exceed one third of the State average weekly wage. The state average weekly wage changes almost every year. The third tier is payments for weeks or more. When an award is made in the third tier it is called an award for serious disability. The Commission will make an award in this tier that is automatically increased by one-third of the number of weeks. When an employee has more than one concurrent employer, the employee may be able to claim a higher average weekly wage if certain conditions are met. This can greatly increase the amount of an award since the payments are directly tied to the average weekly wage. The doctor should provide a rating to all body parts that are injured. The rating should include an explanation as to which ratings are for the accidental injury or occupational disease or which ratings are for conditions that pre-existed the occupational event. Each body part in the schedule has a maximum value for that body part. The commission will assign a percentage of that body part after a review of the evidence.

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## Chapter 2 : What Factors Affect a Workers' Compensation Settlement?

*Factors That Influence the Amount And Probability of Permanent Partial Disability Benefits [Philip S. Borba, Mike Helvacian] on [www.nxgvision.com](http://www.nxgvision.com) \*FREE\* shipping on qualifying offers.*

Negligence by the employer was often difficult if not impossible to prove and the legal process was very time consuming and expensive, with no benefits paid to injured workers during the process. Just because a person is hurt "while working," "on the job" or "at work" may not be enough for the insurance to apply. A genuine employer-employee relationship must exist. There is a statutory procedure for electing coverage. Some forms of skin, eye or lung disease may have been caused by long term exposure to chemical solvents or other solutions used on the job. Arising Out of Employment For a compensable accidental injury claim, the injury must "arise out of the employment". The focus of this factor is on the exposure of the employee to risk or danger because of the job requirements. Arising in the Course of Employment For a compensable accidental injury claim, the injury must also "be in the course of employment. Here the attention centers on the time, place and circumstances of the injury. Frequently, an investigation of the claim is necessary. Initial determinations that may have been made by insurance carriers are not binding on the Commission. Based upon the laws enacted in each State the insurance companies who provide this type of insurance coverage consider the probabilities of injury for different occupational categories and set their premium rates accordingly. If the period of disability is fourteen 14 days or less then the compensation benefit payments may not be allowed for the first three 3 days of disablement except for payments for hospital, nursing or other medical services, funeral expenses or medicine. If the period of temporary disability lasts for more than fourteen 14 days, then the compensation is allowed from the date of disability. They are intended to be temporary and generally apply when the worker can only perform limited or part-time duties at a reduced income level. That is, when their wage earning capacity is lower. Generally, if a covered employee is temporarily totally disabled due to an accidental injury or an occupational disease the employer or its insurer shall pay to the covered employee compensation that equals two-thirds of the average weekly wage on the covered employee, up to a maximum of the average Maryland weekly wage. The benefit is terminated when, during the process of treatment and recovery, the point is reached where the worker is no longer totally disabled -that is, they can return to work in some capacity- or if a medical determination is made that the injured worker has reached maximum medical improvement, even if the person has not fully recovered to their pre-injury condition. Permanent Total Disability Benefits Some injuries are so serious that a worker is permanently, totally disabled. Absent conclusive proof to the contrary, in Maryland the loss or loss of use of any of the following constitutes a permanent total disability: Permanent Partial Disability Benefits Injuries that are not so serious as to leave a worker permanently, totally disabled may nonetheless result in some permanent impairment. This is called permanent partial disability. Benefit payments for permanent partial disability continue for a period of weeks established by the statute; a period that varies according to the body part injured and the severity of the injury. For example, the total loss of a thumb or the use of the thumb results in payments for weeks. The total loss or loss of use of the 4th finger also called the little finger results in payments for 25 weeks. If a covered employee has an accidental injury or an occupational disease that results in a permanent total disability, the employer or its insurer shall pay to the covered employee compensation that equals to two-thirds of the average weekly wage of the covered employee, subject to a maximum payment equal to the State average weekly wage. These benefits are reduced in the case of workers who are also entitled to Federal Social Security Disability Benefits to the extent necessary to avoid a diminution of the Federal benefits. Hospital and Nursing Services Crutches and other apparatus Artificial arms, feet, hands, legs and other prosthetic appliances The entitlement to these services may continue indefinitely or for whatever period is required by the nature of the accidental injury, compensable hernia or occupational disease if there is evidence to establish that the need for these services is reasonable, necessary and causally related to the

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accidental injury or occupational disease. Vocational Rehabilitation Benefits When a covered employee is disabled from performing work for which they were previously qualified as the result of an accidental injury or an occupational disease, the covered employee is entitled to vocational rehabilitation services. Training may last up to 24 twenty four months and other services may include: Coordination of medical services, vocational assessment, vocational evaluation, vocational counseling, vocational rehabilitation plan development, vocational rehabilitation plan monitoring, vocational rehabilitation training, job development, job placement. Certain time limits on filing apply.

## Chapter 3 : Permanent Partial Disability in Workers' Comp Claims | DisabilitySecrets

*Factors Affecting Permanent Partial Disability Ratings In Workers' Compensations n 83 Indemnity benefits are typically classified, according to the nature and degree of disability, into five categories: fatal, permanent total, permanent partial.*

## Chapter 4 : How Are Permanent Partial Disability Benefits Calculated? | DisabilitySecrets

*Regardless of which state's laws govern your case, you are more likely to obtain the maximum amount of permanent partial disability benefits if you hire an experienced workers' comp attorney to handle your claim.*

## Chapter 5 : CiteSeerX " Factors Affecting Permanent Partial Disability Ratings in Workers

*Examples of Permanent Disability Benefits These examples are based on ratings, shown on p. 33, that were not adjusted for age, occupation, or other factors causing disability (apportionment).*

## Chapter 6 : OhioBWC - Basics: Available Benefits

*The reason for paying benefits for a permanent partial disability is, less clear, however, as is the scope of such benefits. The uncertainty surrounding the rationale for paying these benefits is evident when one examines the different manner in which states assess the degree of disability and thereby the amount of compensation to be paid.*

## Chapter 7 : Getting Social Security Disability | AllLaw

*Permanent partial disability (PPD) claims are the most common type of workers' compensation cases, making up over half of all workers' comp claims nationwide. Permanent partial disabilities can be caused by either a work-related injury or an occupational disease.*

## Chapter 8 : Permanent Partial Disability

*Fenstermaker, Eric Allan, "Workers' Compensation and Disability Benefits: The Effect of the Permanent Partial Disability Multiplier and Settlement Method on Back Injury Claims in the State of Tennessee.*

## Chapter 9 : Disability Benefits | Maryland Workers' Compensation Lawyer Foran & Foran

*Under Social Security disability benefits, the covered worker will receive monthly payments in the amount of their PIA. At the earliest, the disabled covered worker may be eligible to receive Social Security disability benefits upon the sixth month of disability.*