

# Workers Compensation Claim State Environmental Guide - Arizona

ARIZONA - www.ica.state.az.us

### **Indemnity issues**

Tomporary Total Bonefite	Min. \$200/month
Temporary Total Benefits	Min: \$200/month
	Max: \$5393.37 per month effective 1/1/2023
	7 day waiting period with retro benefits paid if more than 14 days lost.
	Benefits paid bi-weekly. Unlimited benefits.
	No TTD due if worker on salary continuation at 100% of wages.
	TTD checks can be made payable to the injured worker and mailed to the employer if salary continuation is being provided.
Temporary Partial Benefits	See temporary benefits for min/max.
	Benefits paid monthly. Unlimited benefits. Job search required. Payable on receipt of workers' supplemental income form.
Permanent Partial Benefits	No waiting period. Benefits paid monthly. Scheduled benefits paid by statute and calculation of impairment. Unscheduled benefits are paid based on loss of earning capacity over worker's lifetime. Monthly amount can be re-arranged if the injured worker earns more or less in an annual review period based on a rollback basis.
Permanent Partial based on AMA Guidelines (or similar objective Guidelines)	6 <sup>th</sup> Edition of AMA guides being used.
Permanent Total Benefits	No waiting period. Benefits paid monthly based on 66-2/3% of average monthly wage. Lifetime benefits.
Fatality Benefits	No waiting period. Based on 66-2/3% of average monthly wage. Paid to dependents over lifetime of spouse and age 18/22 of children. Claims must be submitted within one year of death.
Vocational Rehabilitation	Not mandatory.
Settlement Allowed	Yes. Compromise and Release, Full and Final (which waives the right to Petition to Reopen) and global settlements allowed. ICA must approve.
	New allowance for full and final settlements to include supportive care, became
	effective 2017. Amendments to statutes to simplify requirements for settlement, to include MSA or accompanying life care plan, goes into effect 8/3/18.



#### 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.

© 2023 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. 2/23

# Arizona Workers Compensation Claim State Environmental Guide

## **Medical issues**

Initial Choice of Provider	The worker has the right to choose their treating provider. Carrier/employer are entitled to a one-time visit to a provider of their choice at the on-set of the claim.
Change of Provider	Must be submitted/approved through Industrial Commission of Arizona except on referral to specialist or by mutual agreement
Medical Fee Schedule	Percent over Medicare - 84%
Managed Care	
Utilization Review	Not required
Treatment Guidelines	Yes, ODGs
Generic Drug Substitution	The state mandates generic substitution.
Medical Mileage Reimbursement Rate	62.5/mile if worker must travel greater than 25 miles one way. Mileage required for IME attendance regardless of the number of miles traveled.
Network Information	Corvel, Coventry
Ability to Terminate Medical Treatment	No. Can limit by IME or Judge's Order.
Settlement Allowed	Yes-can now settle supportive/maintenance care without dispute. Can settle full and final, which waives the right to Petition to Reopen.
Cap on benefits, exceptions	None

#### Other Issues

Other issues	
WC Hearing Docket Speed	90 days on average until initial hearing, 6-9 months for total hearing process.
Staff Counsel	Yes
Hearings require attorney or claim handler participation	Yes. Attorney must be appointed for defense. Worker may represent self.
Occupational Diseases	Yes
Second Injury Fund availability	Limited
Other Offset Opportunities	Apportionment for unscheduled injuries if worker's medical condition meets criteria listed in statutes and must have a 10% impairment for contributing condition.
EDI	Not Applicable
In-State Adjusting Required	No. Permission must be obtained from Industrial Commission of Arizona (ICA) to handle claims out of state, and adjusters must go through ICA training and be certified by ICA.
License or Certification Required	Yes, certification is required for out of state handling.
	Insurance carriers/self-insureds must forward notification of injury from "an employee who was injured and intends to file a claim" to the ICA within 7

# Arizona Workers Compensation Claim State Environmental Guide

Other Issues	
	business days and inform the employee of requirement to file a claim. Statute of limitations tolled between date carrier/self-insured receives notice and date notice forwarded to ICA. H.B. 1403