



Workers Compensation Claim State Environmental Guide - Connecticut

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

Indemnity issues

Temporary Total Benefits

For injuries occurring on or after 10/1/2023, minimum is the lesser of \$315.00 or 75% of the AWW; \$1575.00 max, 3 day waiting period, 7 day retro period. AWW is calculated based on the wages for the greater of last 52 weeks or the number of full weeks of employment with the employer prior to the DOI or date of disability, whichever is greater. If the claimant was employed less than 2 weeks prior to the DOI, the AWW is based on the contract of hire or prevailing wage in the locale for the position. 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. \$1,154.00 Max. 3 day waiting period, 7 day retro period. Payable for a maximum of 520 weeks

Permanent Partial Benefits

\$50.00 min, \$1,154.00 max. Permanent Partial based on Scheduled Loss table and AMA guidelines, 4th, 5th or 6th editions

Permanent Total Benefits

Minimum is the lesser of \$315.00 or 75% of the AWW; maximum is \$1,575.00. 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. Effective 1/1/2024, maximum burial expense of \$13,885.25.

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 as noted above. "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.



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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

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 74th percentile of statewide charges. Medicare based Hospital and ASC Fee schedule in place beginning 4/1/2015

Managed Care

Yes-Employer Specific

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.

<http://wcc.state.ct.us/download/acrobat/protocols.pdf>

Generic Drug Substitution

The state allows generic substitution; however, it is not mandatory.

Medical Mileage Reimbursement Rate

58 cents per mile (Jan 1,2019 through Dec 31, 2019)
 57.5 cents per mile (Jan1,2020 through Dec 31, 2020)
 56 cents per mile (Jan 1, 2021 through Dec 31, 2021)
 58.5 cents per mile (Jan 1, 2022 through Jun 30,2022)
 62.5 cents per mile (Jul 1, 2022 through Dec 31, 2022)
 65.5 cents per mile (Jan 1, 2023 through Dec 31, 2023)
 67 cents per mile (starting Jan 1, 2024)

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

Other Issues

Staff Counsel

Law Offices of Cynthia M. Garraty
 One Hamden Center
 2319 Whitney Avenue, Suite 4C
 Hamden, CT 06518
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300 Windsor Street
 Hartford, CT 06145
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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. Apportionment. Credit against third party tort recoveries

EDI

Claims EDI Release 1: FROI only (1/1/2000)

In-State Adjusting Required

No

License or Certification Required

Yes