



# Workers Compensation Claim State Environmental Guide - Minnesota

MINNESOTA – <http://www.doli.state.mn.us/WC/Employer.asp>

## Indemnity issues

Temporary Total Benefits	As of 10/1/2023, minimum \$272.75, 20% of max comp rate. Max comp rate is 102% of SAWW or \$1,363.74. 3 calendar day waiting period; waiting period payable if employee loses time on the 10 <sup>th</sup> day or thereafter. <b>130 week cap.</b> Benefits must commence within 14 days of first day of lost time. Payments to be made in accordance with the employee's normal pay schedule. Compensation rate is 2/3 of the Average Weekly Wage (AWW). <i>We use the 26 weeks prior to the injury as a guide. AWW can include vacation, holiday, sick, PTO and bonus pay received preceding the injury.</i>
Temporary Partial Benefits	No Min., As of 10/1/2022 max is \$1,363.74. For Injuries prior to 10/1/2018, 225 week cap (not more than 450 weeks after DOI.) For injuries after 10/1/2018, 275 weeks (not more than 450 weeks after DOI.) Payment must be made within 10 days of date wages sent. TPD rate is calculated as follows: (AWW – current earnings) X 2/3.



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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.

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**Indemnity issues**

Permanent Partial Benefits	<p>For dates of injury 1/1/1984 to present locate the DOI and multiply rating by amount to determine payment:</p> <table border="1" data-bbox="587 277 1295 898"> <thead> <tr> <th>Rating</th> <th>1/1/1984</th> <th>10/1/2000</th> <th>10/1/2018</th> <th>10/1/2023</th> </tr> </thead> <tbody> <tr><td>0-5.5%</td><td>\$75,000</td><td>\$75,000</td><td>\$78,800</td><td>\$114,260</td></tr> <tr><td>5.5%-10.5%</td><td>\$75,000</td><td>\$80,000</td><td>\$84,000</td><td>\$121,800</td></tr> <tr><td>10.5% - 15.5%</td><td>\$75,000</td><td>\$85,000</td><td>\$89,300</td><td>\$129,485</td></tr> <tr><td>15.5% to 20.5%</td><td>\$75,000</td><td>\$90,000</td><td>\$94,500</td><td>\$137,025</td></tr> <tr><td>20.5% - 25.5%</td><td>\$75,000</td><td>\$95,000</td><td>\$99,800</td><td>\$139,720</td></tr> <tr><td>25.5 - 30.5%</td><td>\$80,000</td><td>\$100,000</td><td>\$105,000</td><td>\$147,000</td></tr> <tr><td>30.5% to 35.5%</td><td>\$85,000</td><td>\$110,000</td><td>\$115,500</td><td>\$150,150</td></tr> <tr><td>35.5% to 40.5%</td><td>\$90,000</td><td>\$120,000</td><td>\$126,000</td><td>\$163,800</td></tr> <tr><td>40.5% to 45.5%</td><td>\$95,000</td><td>\$130,000</td><td>\$136,500</td><td>\$177,450</td></tr> <tr><td>45.5% - 50.5%</td><td>\$100,000</td><td>\$140,000</td><td>\$147,000</td><td>\$177,870</td></tr> <tr><td>50.5% - 55.5%</td><td>\$120,000</td><td>\$165,000</td><td>\$173,300</td><td>\$181,965</td></tr> <tr><td>55.5% to 60.5%</td><td>\$140,400</td><td>\$190,000</td><td>\$199,500</td><td>\$209,475</td></tr> <tr><td>60.5% - 65.5%</td><td>\$160,000</td><td>\$215,000</td><td>\$225,800</td><td>\$237,090</td></tr> <tr><td>65.5% to 70.5%</td><td>\$180,000</td><td>\$240,000</td><td>\$252,000</td><td>\$264,600</td></tr> <tr><td>70.5% to 75.5%</td><td>\$200,000</td><td>\$265,000</td><td>\$278,300</td><td>\$292,215</td></tr> <tr><td>75.5% to 80.5%</td><td>\$240,000</td><td>\$315,000</td><td>\$330,800</td><td>\$347,340</td></tr> <tr><td>80.5% to 85.5%</td><td>\$280,000</td><td>\$365,000</td><td>\$383,300</td><td>\$402,465</td></tr> <tr><td>85.5% to 90.5%</td><td>\$320,000</td><td>\$415,000</td><td>\$435,800</td><td>\$457,590</td></tr> <tr><td>90.5% to 95.5%</td><td>\$360,000</td><td>\$465,000</td><td>\$488,300</td><td>\$512,715</td></tr> <tr><td>95.5% to 100%</td><td>\$400,000</td><td>\$515,000</td><td>\$540,000</td><td>\$567,840</td></tr> </tbody> </table> <p>Pre 1984 rating were to the specific body part and 1/1/1984 to 9/30/2000 rating could include additional Economic Recovery Compensation.</p>	Rating	1/1/1984	10/1/2000	10/1/2018	10/1/2023	0-5.5%	\$75,000	\$75,000	\$78,800	\$114,260	5.5%-10.5%	\$75,000	\$80,000	\$84,000	\$121,800	10.5% - 15.5%	\$75,000	\$85,000	\$89,300	\$129,485	15.5% to 20.5%	\$75,000	\$90,000	\$94,500	\$137,025	20.5% - 25.5%	\$75,000	\$95,000	\$99,800	\$139,720	25.5 - 30.5%	\$80,000	\$100,000	\$105,000	\$147,000	30.5% to 35.5%	\$85,000	\$110,000	\$115,500	\$150,150	35.5% to 40.5%	\$90,000	\$120,000	\$126,000	\$163,800	40.5% to 45.5%	\$95,000	\$130,000	\$136,500	\$177,450	45.5% - 50.5%	\$100,000	\$140,000	\$147,000	\$177,870	50.5% - 55.5%	\$120,000	\$165,000	\$173,300	\$181,965	55.5% to 60.5%	\$140,400	\$190,000	\$199,500	\$209,475	60.5% - 65.5%	\$160,000	\$215,000	\$225,800	\$237,090	65.5% to 70.5%	\$180,000	\$240,000	\$252,000	\$264,600	70.5% to 75.5%	\$200,000	\$265,000	\$278,300	\$292,215	75.5% to 80.5%	\$240,000	\$315,000	\$330,800	\$347,340	80.5% to 85.5%	\$280,000	\$365,000	\$383,300	\$402,465	85.5% to 90.5%	\$320,000	\$415,000	\$435,800	\$457,590	90.5% to 95.5%	\$360,000	\$465,000	\$488,300	\$512,715	95.5% to 100%	\$400,000	\$515,000	\$540,000	\$567,840
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Fatality Benefits	Max burial expense \$15,000. For deaths after 10/1/1983 and a spouse with no dependents, benefits are payable at 50% of the daily wage at the time of injury for 10 years including adjustments. For spouse with one dependent, benefits are payable at 60%. For spouse with more than one dependent, benefits are payable at 66 2/3%. Effective 4/28/2000, minimum dependency benefit is \$60,000.																																																																																																									
Vocational Rehabilitation	If TTD is likely to exceed 13 weeks, then a rehab consultation is required with a Qualified Rehabilitation Consultant (QRC). Employee is allowed to choose their own QRC. Retraining program must be approved by the Department of Labor and Industry.																																																																																																									
Settlement Allowed	Yes.																																																																																																									

## Minnesota Workers Compensation Claim State Environmental Guide

### Indemnity issues

Cap on benefits, exceptions	<ul style="list-style-type: none"> <li>• If date of injury is from Oct. 1, 1995, through Sept. 30, 2000, the injured worker must file a request for retraining benefits before 104 weeks of wage-loss benefits have been paid to them.</li> <li>• If date of injury is from Oct. 1, 2000, through Sept. 30, 2008, the injured worker must file a request for retraining benefits before 156 weeks of wage-loss benefits have been to them.</li> <li>• If injury date is on or after Oct. 1, 2008, injured worker must file a request for retraining before 208 weeks of wage-loss benefits have been paid.</li> </ul>
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### Medical issues

Initial Choice of Provider	Employee			
Change of Provider	One change allowed within the first 60 days.			
Medical Fee Schedule	Yes			
Managed Care	Managed care plans are allowed but must be approved plans.			
Utilization Review	Not admissible at trial to deny treatment			
Treatment Guidelines	MN does have treatment parameters. Refer to MN Rule 5221.6010			
Generic Drug Substitution	The state mandates generic substitution.			
Medical Mileage Reimbursement Rate	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 33%; text-align: center;">1/1/2024</td> <td style="width: 33%; text-align: center;">\$0.67/mile</td> <td style="width: 33%;"></td> </tr> </table>	1/1/2024	\$0.67/mile	
1/1/2024	\$0.67/mile			
Network Information	First Health (primary) and CorVel (secondary).			
Ability to Terminate Medical Treatment	Medical remains open for life of claimant as long as treatment is reasonable and necessary and related to the injury.			
Settlement Allowed	If liability is in question, it is possible to close medical.			
Cap on benefits, exceptions	Refer to the MN Treatment Parameters			

### Other Issues

Compensability Decision Timeframe	<a href="#">Where wage loss benefits are payable</a> , compensability decision <a href="#">must be made</a> within 14 days <a href="#">of the injury</a> . Employers and insurers can amend an admission of liability within 60 days and terminate compensation by filing a notice of denial of liability within that 60 day period.
WC Hearing Docket Speed	9–12 months
Staff Counsel	Law Offices of Kelly R. Rodieck & Associates. P.O. Box 64093 St. Paul, MN 55164-0093 Phone: 651-221-7755 Fax: 651-221-7704 or 651-221-7705
Hearings require attorney or claim handler participation	Attorney
Occupational Diseases	Same as personal injury
Second Injury Fund availability	Abolished after 6/30/1992 Supplementary benefits abolished 10/1/1995.
Other Offset Opportunities	SSDI or Social Security Retirement offset after \$25K paid in PTD benefits

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**Other Issues**

EDI	Claims EDI Release 3: FROI only (1/1/2014) EDI for all Claim related information. MN DLI uses an electronic platform, CAMPUS.
In-State Adjusting Required	No
License or Certification Required	Claim professionals who handle claims not on Travelers paper (self-insured employers, fronted carrier, TPA, CSS claims) must be licensed.