

MINNESOTA WORKERS' COMPENSATION

Quick Reference Guide



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A. Types of Injuries Triggering Liability

Specific Injury (M.S. 176.021): EE's injury results from a single/specific event

Gillette Injury: EE's injury results from repetitive trauma

Occupational Diseases (M.S. 176.011, subd. 15(a)): Disease arising out of and in the course of employment peculiar to occupation (conditions of employment). This includes a rebuttable presumption for PTSD.

Consequential Injuries: Subsequent injuries or disabilities that are a direct and natural consequences of a previous compensable injury

Idiopathic Injuries: Condition which results from a preexisting or underlying infirmity or disease personal to employee (i.e., epileptic seizures, fainting spells, and non-occupational heart conditions); conditions themselves are *not* compensable, but results of injury from fall due to condition are compensable if the employment placed the employee in a position increasing the risk of harm

Psychological/Mental Injuries: Compensation allowed for cases in which mental stimulus produces a physical injury, or where physical stimulus produces mental injury; but not for mental injury caused by mental stimulus

B. Common Defenses

Arise Out Of: Did not arise out of the employment; did the employment place the EE at an increased risk of injury? (*Dykhoff v. Xcel Energy*, 840 N.W.2d 821 (Minn. 2013))

In the Course Of: Injury did not take place within the period, place, time, or scope of employment (i.e., some traveling employees or injuries caused by prohibited act)

Substantial Contributing Factor: If employee has pre-existing condition, he/she must prove work injury was a substantial contributing factor to the cause, aggravation, or acceleration of the condition ("take employees as you find them")

Late Notice: see "C. Reporting Deadlines"

Fraud: If an employee falsely represents a physical condition or health at the time of hire, the injury may not be compensable pursuant to the three-part test See *Jewison v. Frederichs Construction*, 434 N.W.2d 259 (Minn. 1989)):

Statute of Limitations (M.S. 176.151): An employee must file a claim for benefits within 3 years after the filing of a First Report of Injury; OR if no FROI is filed, the Employee must file a claim for a work injury within 6 years after the date of injury

Defenses to Wage Loss Only: terminated for misconduct, withdrawal from labor market, inadequate job search, refusal of job offer, 90 days post MMI (for TTD).

C. Reporting Deadlines

Employee Notice of Injury (M.S. 176.141)

- **1-14 days:** Employer must have actual knowledge of injury or receive written notice before compensation will be due
- **14-30 days:** Employer may show prejudice to affect compensation
- **30-180 days:** If employer is prejudiced and employee offers no excuse, compensation may be affected to the extent of the prejudice
- **180+ days:** No compensation allowed unless employee unable to give notice due to mental or physical incapacity or if employer engaged in fraud

Employer/Insurer Deadlines to Report Injury

- If employee's disability extends more than 3-day waiting period, Employer must report w/in 10 days to Insurer; Insurer must report to DOLI w/in 14 days. Employer must report to Insurer w/in 48 hours if serious/death

D. Payment/Filing Deadlines

TTD (M.R. 5220.2540, subp. 1) = Within 14 days of notice, and on dates Employee would have received regular wages

TPD (M.R. 5220.2540, subp. 1) = Within 10 days of Employee sending in paystub

Denial of Liability (M.S. 176.221)

- Filed within 14 days, if liability accepted can later deny with amended NOPLD within 60 days of injury notice (or 90 days for DOI 10/1/26 or later)

Awards/Orders (M.S. 176.221, subd. 8) = Paid within 14 days of filing

Medical Bills (M.R. 5221.0600, subp. 3) = No later than 30 days after receipt of bill, unless denial or request for more information sent in writing

Appeal of Administrative Decisions (M.S. 176.239 and 176.106)

- Discontinuance within 60 days after .239 decision for an expedited hearing
- Request for Formal Hearing within 30 days of medical/rehab decision

Answer to Claim Petition (M.S. 176.321) = 30 days from service

Med/Rehab Response (M.R. 5220.2620, subp. 3)

- 20 days from service of Medical Request; 10 days from service of Rehabilitation Request

E. Calculation of Indemnity Benefits

Average Weekly Wage (M.S. 176.011, subd. 1.b.)

- Daily wage (total earnings in preceding 26 weeks ÷ days actually worked) multiplied by number of days normally worked in a week

Temporary Total Disability (M.S. 176.101, subd. 1)

- Exists if an injury “totally incapacitates the employee from working at an occupation which brings the employee an income.” See *Shulte v. C.H. Peterson Constr. Co.*, 153 N.W.2d 130 (Minn. 1967)
 - Compensation = 2/3 of AWW, subject to max and min rates
 - Cap = 130 weeks

Temporary Partial Disability (M.S. 176.101, subd. 2)

- Not statutorily defined; 4 elements in case law = 1) work-related injury resulting in disability, 2) the loss of earning capacity must be causally related to the work-related disability, 3) EE must be able to work subject to the disability, and 4) actual loss of earning capacity
 - Compensation = 2/3 of difference between AWW and wage EE is able to earn in temporarily partially disabled condition
 - Cap = 275 weeks for injuries on or after 10/1/2018; 225 weeks for injuries prior to that date; or 450 weeks after DOI

Permanent Partial Disability (M.S. 176.101, subd. 2a)

- Intended to compensate for permanent loss or impairment of a bodily function, not dependent on wage loss or ability to work
 - Compensation = statutory schedule, based on disability rating

Permanent Total Disability (M.S. 176.101, subd. 4)

- Injury before 10/1/1995 = statutorily defined: loss of eyesight, arms, legs, paralysis, loss of mental faculties; or *Schulte* definition: physical disability in combination with EE’s age, education, training causes EE to secure nothing more than sporadic employment and insubstantial income (codified in 1992 under Minn. Stat. 176.101, subd. 5)
- Injury on or After 10/1/1995 = Thresholds to prove permanent total disability: 1) EE has 17% permanent partial disability rating, 2) EE has rating of 15% and is 50 years old on DOI, 3) EE has rating of 13% and is 55 years old on DOI without high school diploma or GED
 - Compensation = after a total of \$25,000 of weekly compensation, amount of benefits reduced by disability benefits paid by government disability (i.e. SSDI)
 - Retirement Presumption = Age 72 for injuries on or after 10/1/2018; age 67 for DOI 10/1/1995 – 9/30/2018.

F. Significant Dates of Legislative Changes

8/1/1975	TTD unlimited
10/1/1975	M.S. 176.645 becomes effective for adjustment of benefits (for DOI after 10/1/75)
10/1/1977	TPD unlimited
1/1/1984	TTD unlimited 90 days after MMI or retraining
7/1/1992	Attorney fee maximum raised from \$6,500 to \$13,000
10/1/1992	For DOI on and after, apply COLA on 2nd anniversary No TPD after 225 weeks paid or after 450 weeks from DOI, whichever comes first
4/28/2000	Minimum amount of dependency compensation is increased to \$60,000 Payment increased to \$60,000 to estate death w/ no dependents
10/1/2000	New PPD schedule Retraining filing limitation increased from 104 to 156 weeks
8/1/2002	Intervention rights extinguished for failure to timely intervene
10/1/2008	Maximum compensation rate increased to \$850 TTD cap increased from 104 to 130 weeks Retraining filing required increased from 156 weeks 208 weeks
10/1/2013	Maximum compensation rate increased to 102% of State AWW
10/1/2018	PTSD now presumed occupational disease in some cases, TPD cap increases to 275 weeks, retirement presumption increases to 72 for PTD for DOI on or after 10/1/2018, PPD rates increase (See G.)
10/13/2021	MN Supreme Court finds medical cannabis not compensable under workers' compensation
8/1/2023	PPD rates increase, updates to certification of disputes/IMEs/.239 Conference/striking Claim Petitions summarized in G.

G. Important Legislative Changes Since 2023

Certification of Disputes

- As of August 1, 2023 (if the dispute is not already certified), MN DOLI will certify the dispute 30 days after a Request has been filed if:
 - Benefits remain pending or denied;
 - The employee, their attorney, or the treating provider has submitted all additional information requested by the insurer to determine whether the requested benefit is disputed or approved; and
 - The Insurer has had at least 7 calendar days to review that information
- A dispute will also be certified if more than 45 days have passed following a written request for examination or second opinion and the above three criteria have been met.
- A claim for attorney fees can be brought once the dispute has been certified.

Independent Medical Examinations / Second Opinions

- Notice of the second opinion or IME must be sent to the employee and the provider within 7 days from the request for surgery.
- Employees are now allowed to bring a witness in at their own expense.
- IME Reports must now be served upon the Employee and their attorney no later than 14 days from issuance of report.
- Any request for extension of 120-day deadline must be filed within 120 days unless:
 - There is a change to the nature and extent of the employee's injury;
 - A change to permanency benefits;
 - A new claim for indemnity benefits; or
 - The employment relationship is not admitted by an uninsured employer.

Minn. Stat. 176.239 Conferences

- Employers and Insurers can now introduce exhibits (must be e-filed at least 24 hours in advance per the standing rules) for a .239 Conference.

Attorney Fees

- Maximum fees have been increased from \$26,000 to \$55,000 for DOIs on or after 10/1/2024.

Rehabilitation Denial

- Effective 8/1/2024, Employer must provide notice of denial to QRC, Employee, attorney, AND DOLI if further rehab services are disputed.

H. Compensation Rates

Date	Maximum	Minimum
10/1/1985	\$342.00	\$171.00 / \$68.40
10/1/1986	\$360.00	\$180.00 / \$71.00
10/1/1987	\$376.00	\$188.00 / \$75.20
10/1/1988	\$391.00	\$195.50 / \$78.20
10/1/1989	\$413.00	\$206.50 / \$82.60
10/1/1990	\$428.00	\$214.00 / \$85.60
10/1/1991	\$443.00	\$221.50 / \$88.60
10/1/1992	Maximum changed to 105% of SAWW. Minimum changed to 20% of SAWW or actual wage, whichever is less.	
10/1/1992	\$481.00	\$91.80
10/1/1993	\$508.20	\$96.80
10/1/1994	\$516.60	\$98.40
10/1/1995	Minimum is amount below or actual wage, whichever is less. For PTD claims Minimum of 65% of SAWW	
10/1/1995-9/30/2000	\$615.00	\$104.00
10/1/2000-9/30/2008	\$750.00	\$130.00
10/1/2008-9/30/2013	\$850.00	\$130.00
10/1/2013	Maximum changed to 102% of SAWW	
10/1/2013	\$963.90	\$130.00
10/1/2014	\$980.22	\$130.00
10/1/2015	\$1,008.78	\$130.00
10/1/2016	\$1,046.52	\$130.00
10/1/2017	\$1,061.82	\$130.00
10/1/2018	\$1,098.54	\$130.00
10/1/2019	\$1,134.24	\$130.00
10/1/2020	\$1,166.88	\$130.00
10/1/2021	Minimum compensation rate is 20% of maximum compensation rate or the AWW, whichever is less	
10/1/2021	\$1,256.64	\$251.33
10/1/2022	\$1,312.74	\$262.55
10/1/2023	\$1,363.74	\$272.75
10/1/2024	\$1,481.76	\$296.35
10/1/2025	\$1,536.84	\$307.37
10/1/2026	\$1,594.08	\$318.82

I. Adjustment of Benefits Under M.S. 176.645

	DOI	DOI	DOI	DOI
	before 10/1/1992	10/1/1992 – 9/30/1995	10/1/1995 – 9/30/2013	on or after 10/1/2013
10/1/1994	1.65%	1.65%	-	-
10/1/1995	2.64%	2.64%	-	-
10/1/1996	3.76%	3.76%	-	-
10/1/1997	5.53%	4.00%	-	-
10/1/1998	4.70%	4.00%	-	-
10/1/1999	6.00%	4.00%	2.00%	-
10/1/2000	4.39%	4.00%	2.00%	-
10/1/2001	5.92%	4.00%	2.00%	-
10/1/2002	3.24%	3.24%	2.00%	-
10/1/2003	2.28%	2.28%	2.00%	-
10/1/2004	3.06%	3.06%	2.00%	-
10/1/2005	4.59%	4.00%	2.00%	-
10/1/2006	1.03%	1.03%	1.03%	-
10/1/2007	3.32%	3.32%	2.00%	-
10/1/2008	5.20%	4.00%	2.00%	-
10/1/2009	3.29%	3.29%	2.00%	-
10/1/2010	-1.14%	-1.14%	-1.14%	-
10/1/2011	3.23%	3.23%	2.00%	-
10/1/2012	2.23%	2.23%	2.00%	-
10/1/2013	3.17%	3.17%	2.00%	-
10/1/2014	1.69%	1.69%	1.69%	-
10/1/2015	2.91%	2.91%	2.00%	-
10/1/2016	3.74%	3.74%	2.00%	3.00%
10/1/2017	1.46%	1.46%	1.46%	1.46%
10/1/2018	3.46%	3.46%	2.00%	3.00%
10/1/2019	3.25%	3.25%	2.00%	3.00%
10/1/2020	2.88%	2.88%	2.00%	2.88%
10/1/2021	6.00%	4.00%	2.00%	3.00%
10/1/2022	4.46%	4.00%	2.00%	3.00%
10/1/2023	3.89%	3.89%	2.00%	3.00%
10/1/2024	2.62%	2.62%	2.00%	2.62%
10/1/2025	3.72%	3.72%	2.00%	3.00%
10/1/2026	3.72%	3.72%	2.00%	3.00%

J. Permanent Partial Disability Payment Schedules

% Disability	Amount (DOI between 10/1/2000 – 9/30/2018)	Amount (DOI between 10/1/2018 – 9/30/2023)	Amount (DOI between 10/1/2023 – 9/30/2026)	Amount (DOI on or after 10/1/2026)
> 5.5	\$75,000	\$78,800	\$114,260	\$137,240
5.5 - 10.4	\$80,000	\$84,000	\$121,800	\$146,297
10.5 - 15.4	\$85,000	\$89,300	\$129,485	\$155,527
15.5 - 20.4	\$90,000	\$94,500	\$137,025	\$164,584
20.5 - 25.4	\$95,000	\$99,800	\$139,720	\$167,821
25.5 - 30.4	\$100,000	\$105,000	\$147,000	\$176,565
30.5 - 35.4	\$110,000	\$115,500	\$150,150	\$180,348
35.5 - 40.4	\$120,000	\$126,000	\$163,800	\$196,744
40.5 - 45.4	\$130,000	\$136,500	\$177,450	\$213,139
45.5 - 50.4	\$140,000	\$147,000	\$177,870	\$213,643
50.5 - 55.4	\$165,000	\$173,300	\$181,965	\$218,562
55.5 - 60.4	\$190,000	\$199,500	\$209,475	\$251,605
60.5 - 65.4	\$215,000	\$225,800	\$237,090	\$284,774
65.5 - 70.4	\$240,000	\$252,000	\$264,600	\$317,817
70.5 - 75.4	\$265,000	\$278,300	\$292,215	\$350,986
75.5 - 80.4	\$315,000	\$330,800	\$347,340	\$417,197
80.5 - 85.4	\$365,000	\$383,300	\$402,465	\$483,409
85.5 - 90.4	\$414,000	\$435,800	\$457,590	\$549,621
90.5 - 95.4	\$465,000	\$488,300	\$512,715	\$615,833
95.5 - 100	\$515,000	\$540,800	\$567,840	\$682,045

K. Supplementary Benefit/Minimum PTD 65% SAWW

Date	Amount	Date	Amount
10/1/1990	\$249.00	10/1/2008	\$553.00
10/1/1991	\$288.00	10/1/2009	\$571.00
10/1/1992	\$299.00	10/1/2010	\$565.00
10/1/1993	\$315.00	10/1/2011	\$583.00
10/1/1994	\$320.00	10/1/2012	\$596.00
10/1/1995	Repealed for injuries on/after	10/1/2013	\$615.00
10/1/1995	\$329.00	10/1/2014	\$625.00
10/1/1996	\$341.00	10/1/2015	\$643.00
10/1/1997	\$360.00	10/1/2016	\$667.00
10/1/1998	\$377.00	10/1/2017	\$677.00
10/1/1999	\$400.00	10/1/2018	\$701.00
10/1/2000	\$418.00	10/1/2019	\$723.00
10/1/2001	\$442.00	10/1/2020	\$744.00
10/1/2002	\$457.00	10/1/2021	\$801.00
10/1/2003	\$467.00	10/1/2022	\$837.00
10/1/2004	\$481.00	10/1/2023	\$870.00
10/1/2005	\$504.00	10/1/2024	\$892.00
10/1/2006	\$509.00	10/1/2025	\$925.00
10/1/2007	\$526.00	10/1/2026	\$960.00
*Minimum PTD is rounded up for supplementary benefit			

Interest on Benefits for Periodic Payments (www.wcra.biz)

$$\frac{N(N-1)}{2} \quad (\text{Comp. Rate} \times \text{Interest Rate}) = \text{Periodic Interest Owning}$$

N=Number of weeks during payment period

L. Mileage Reimbursement

Effective Date	Cents per Mile
1/1/2025	70.0
1/1/2026	72.5
7/1/2026	76.0

M. Medicare

At what point will CMS review my MSA?

- Employee is on Medicare with total settlement greater than \$25,000
- Employee has a reasonable expectation of Medicare enrollment within 30 months from the date of settlement and the anticipated total settlement amount for future medical expenses and lost wages is expected to be greater than \$250,000.00
 - Reasonable Expectation met if:
 - The Employee has applied for SSDI;
 - The Employee has been denied SSDI benefits but is appealing that decision;
 - The claimant is in the process of appealing or re-filing for SSDI benefits;
 - The claimant is 62 years and 6 months old; or
 - Claimant has End-Stage Renal Disease
- Even if your Employee does not meet any of these criteria, Medicare's interest must be considered in all workers' compensation cases. Medicare pays secondary to workers' compensation.

A Zero Sum MSA is permissible if:

- There is a statement from the Employee's treating physician stating that no further treatment or medications are warranted for the work-related injury
- Primary liability for the injury was denied, and the insurer has made no payments for medical or indemnity prior to settlement, no benefits are actively being paid, and the settlement does not allocate an amount for future or past medical
- A court has ruled that no additional medical/indemnity benefits are warranted, benefits are not being paid, and no sum is allocated in settlement for future medical

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