

Claims for post-traumatic stress disorder

Workers' Compensation Advisory Council
Feb. 8, 2023

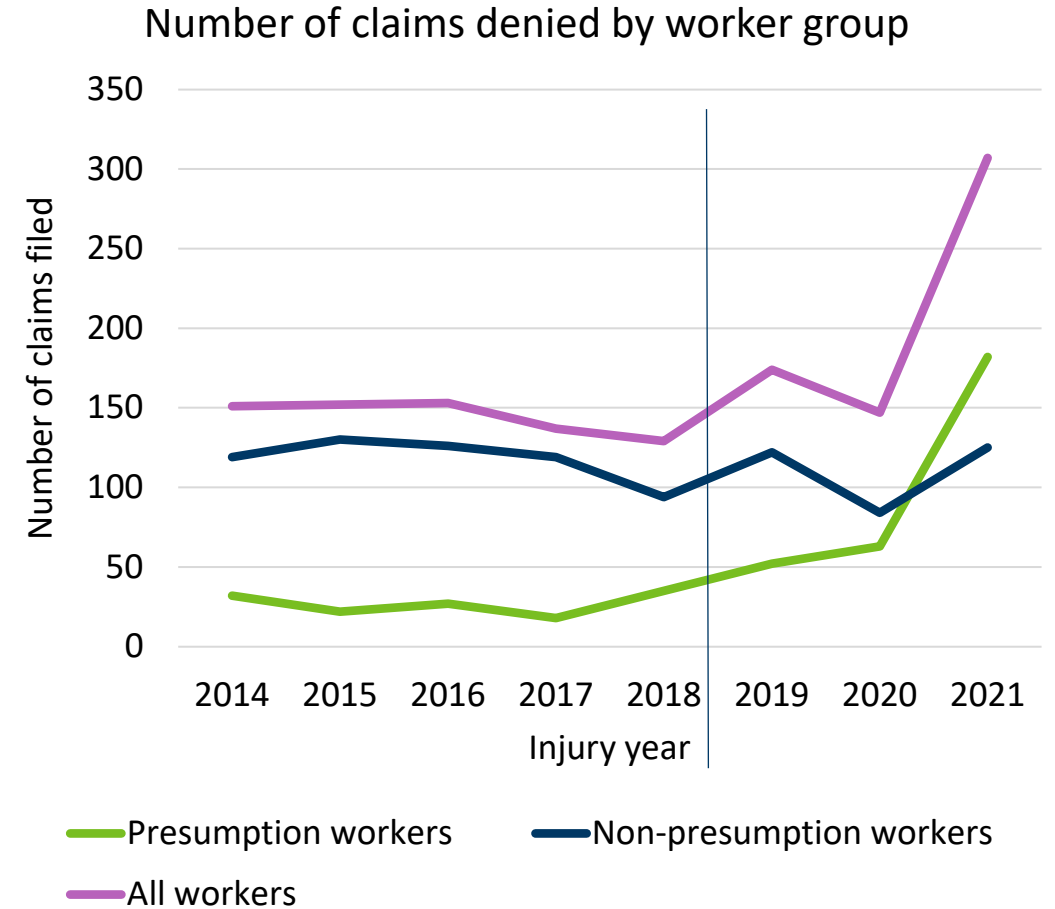
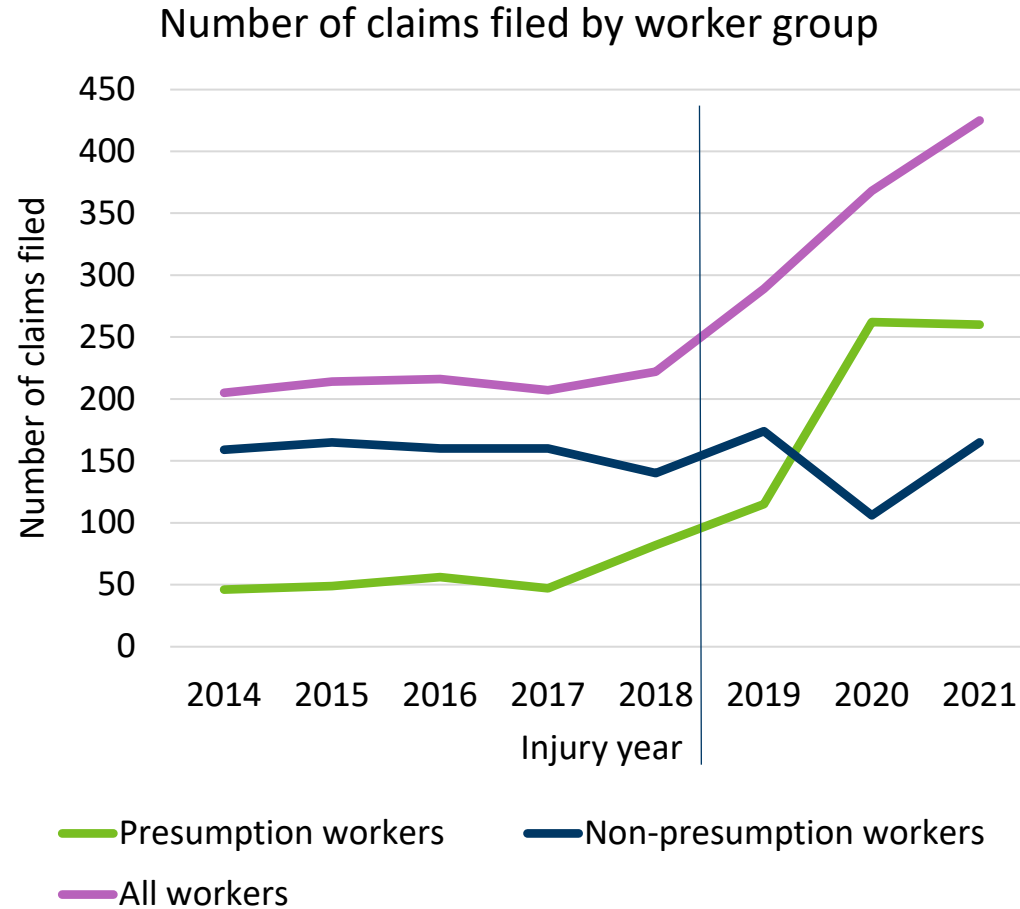
Brian Zaidman | Senior research analyst

Coverage of post-traumatic stress disorder in Minnesota's workers' compensation system

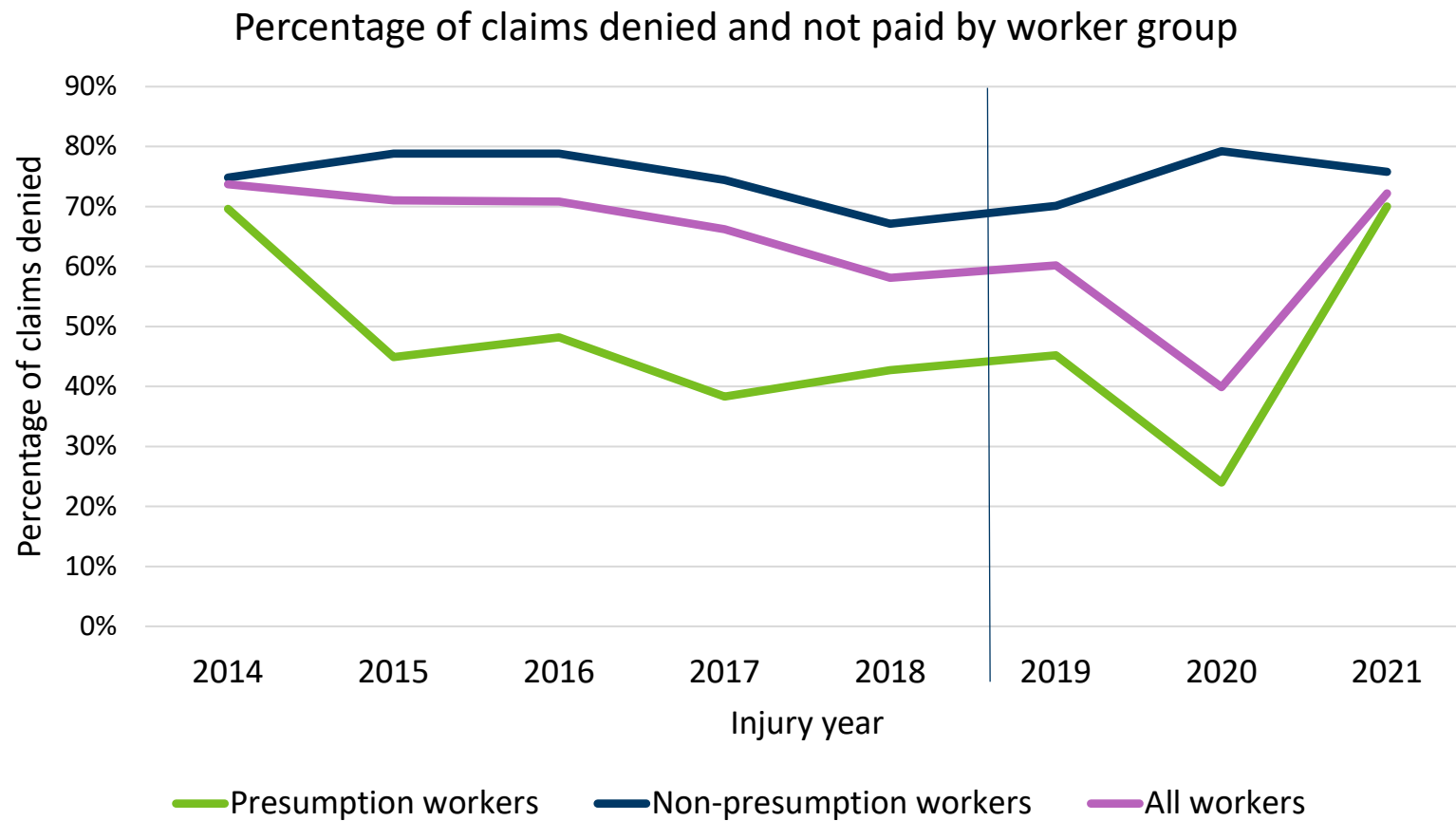
- Post-traumatic stress disorder (PTSD) is the **only** mental disorder allowed to be paid without any accompanying physical injury. Coverage started for injuries on or after Oct. 1, 2013.
- Starting Jan. 1, 2019, first responders and corrections workers have a rebuttable presumption of work-relatedness for PTSD claims.
 - This rebuttable presumption means a medically diagnosed PTSD claim is considered work-related for these workers.
 - To deny the claims, the insurer or employer has to provide evidence that the condition is not work-related.
 - All other workers need to provide evidence from a licensed psychiatrist or psychologist that their PTSD is work-related.

Presumption effects on denials and payments

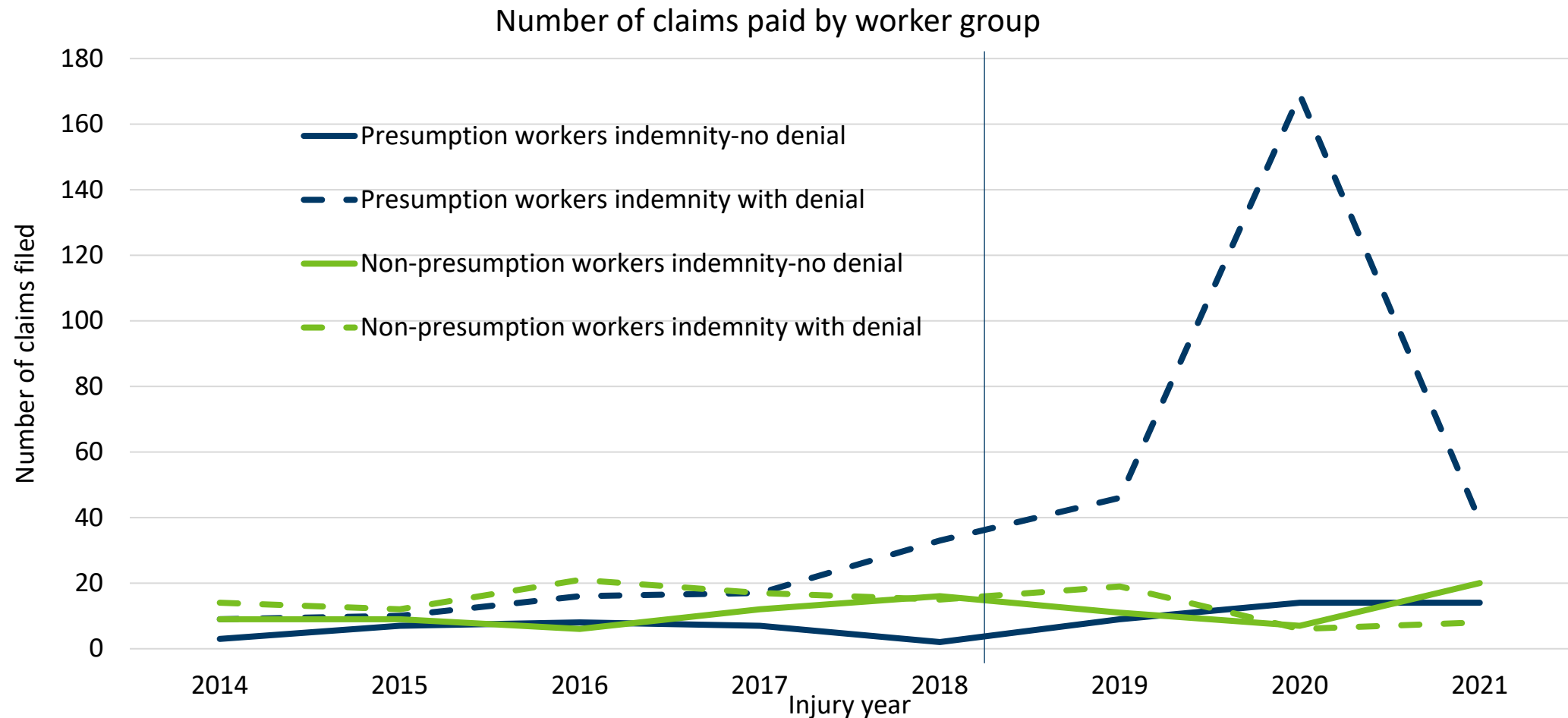
PTSD presumption resulted in more claims filed and claims denied for the covered workers



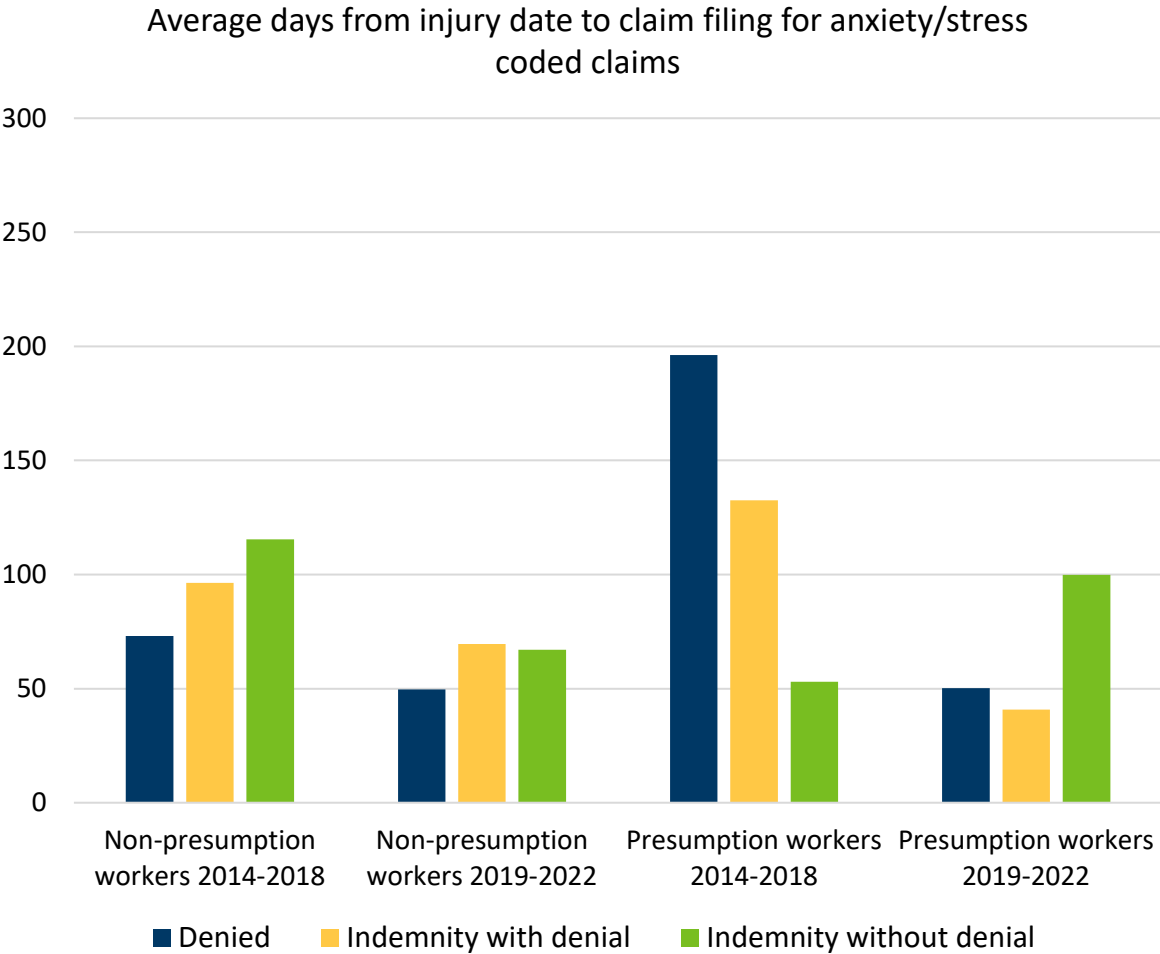
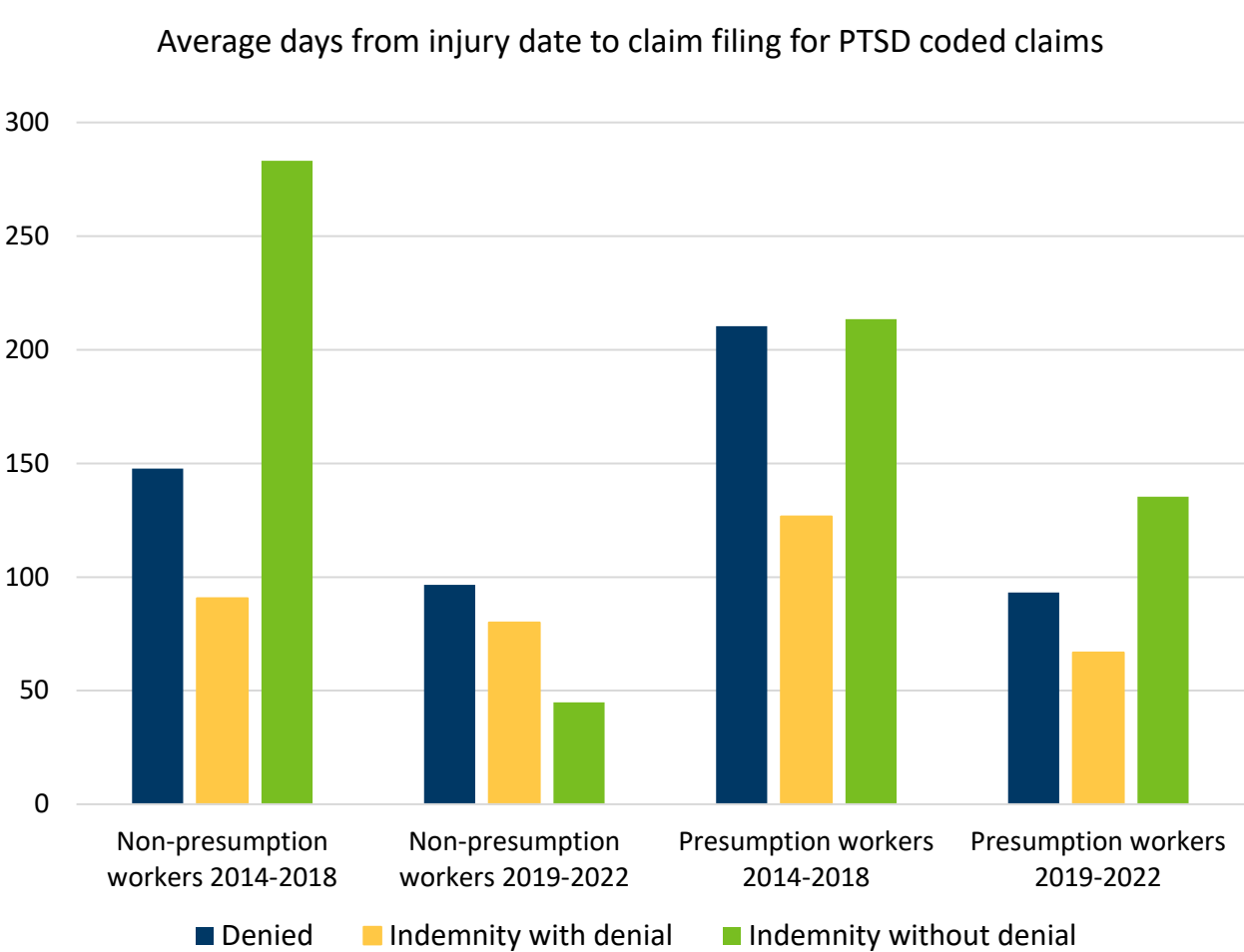
2021 claims denial rates near 2014 levels



Presumption group claims with payment increased only for claims initially denied



PTSD claims take longer to file; all claims filed quicker after 2018

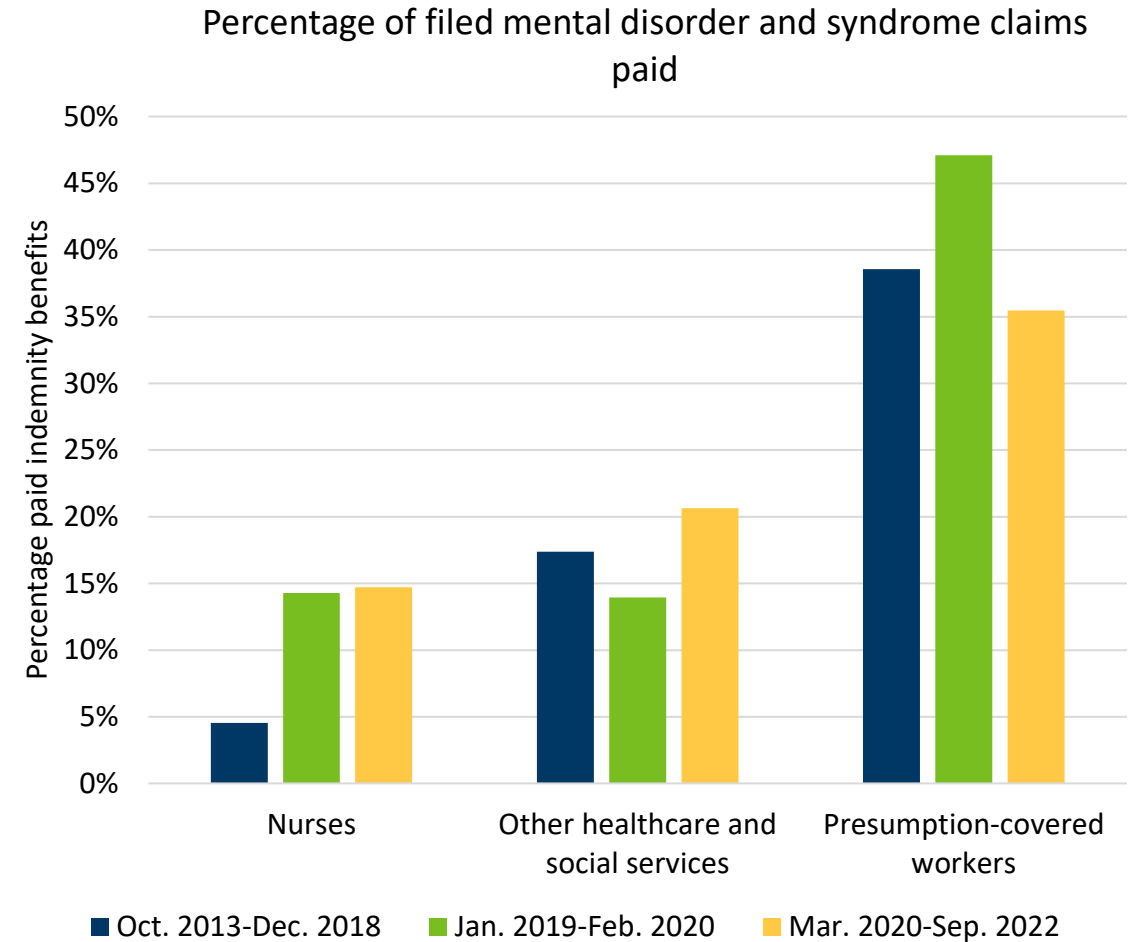
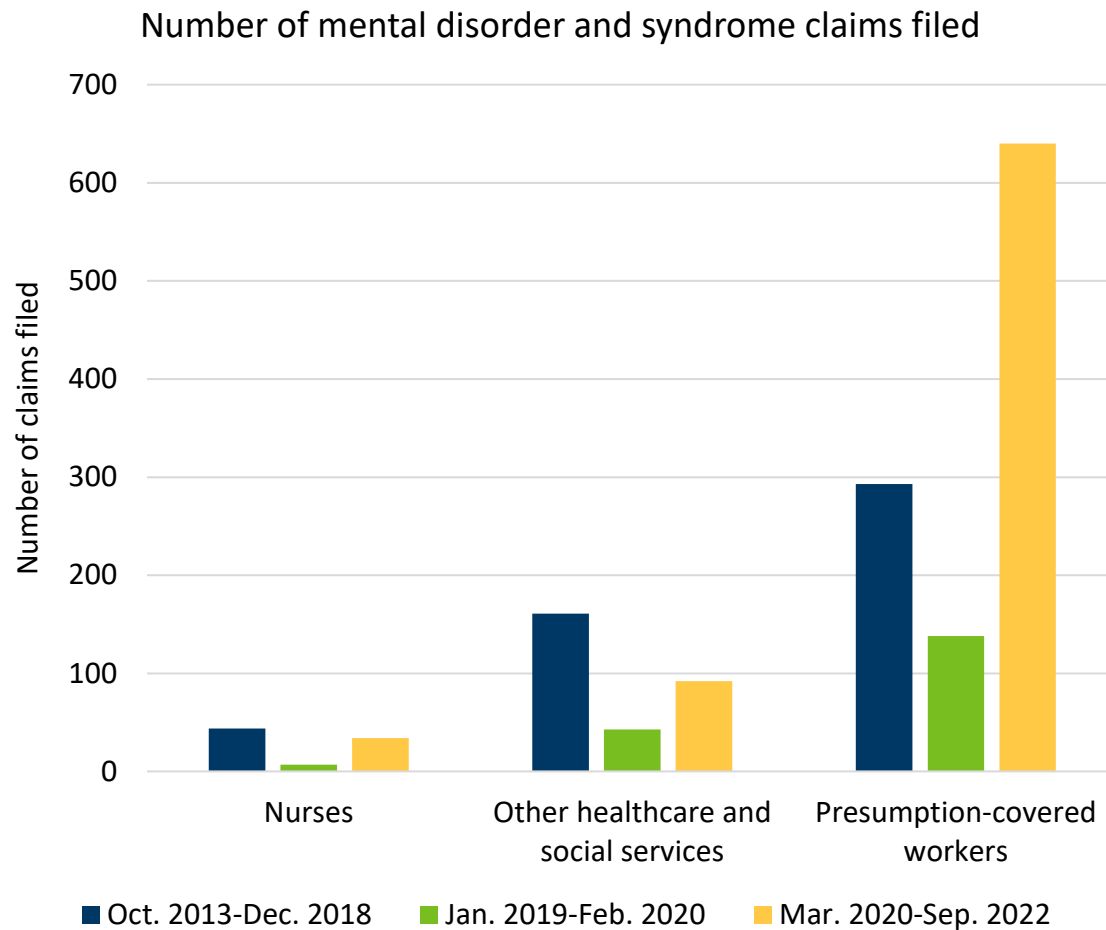


PTSD claims by nurses

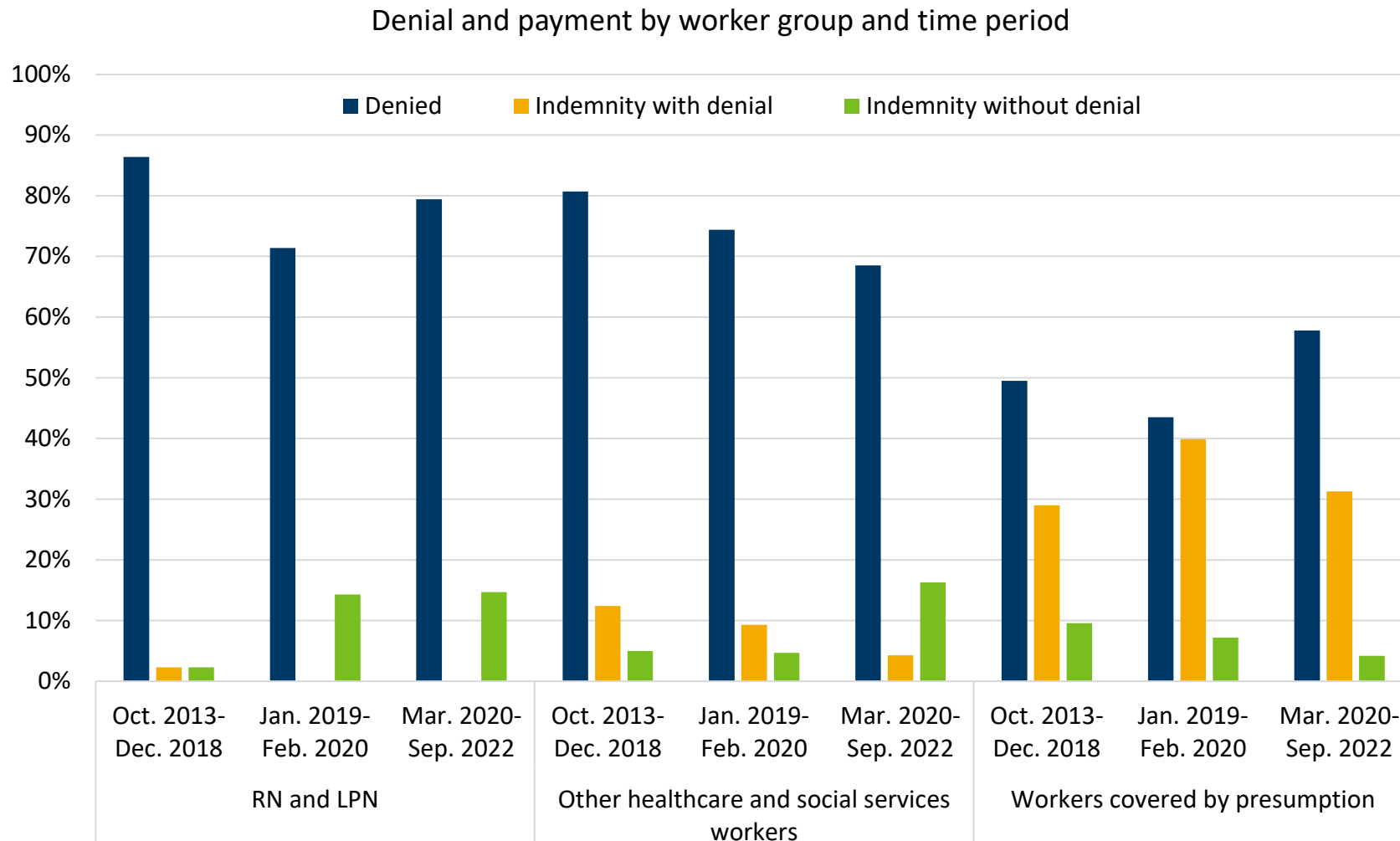
Estimated number of workers for nurses, comparison groups

- 83,000 RNs and LPNs
 - 45,000 work at hospitals, 37% of hospital employment
- 401,000 other workers in health care and social services
- 28,000 workers covered by PTSD presumption

Nurses filed few PTSD claims; a smaller proportion were paid

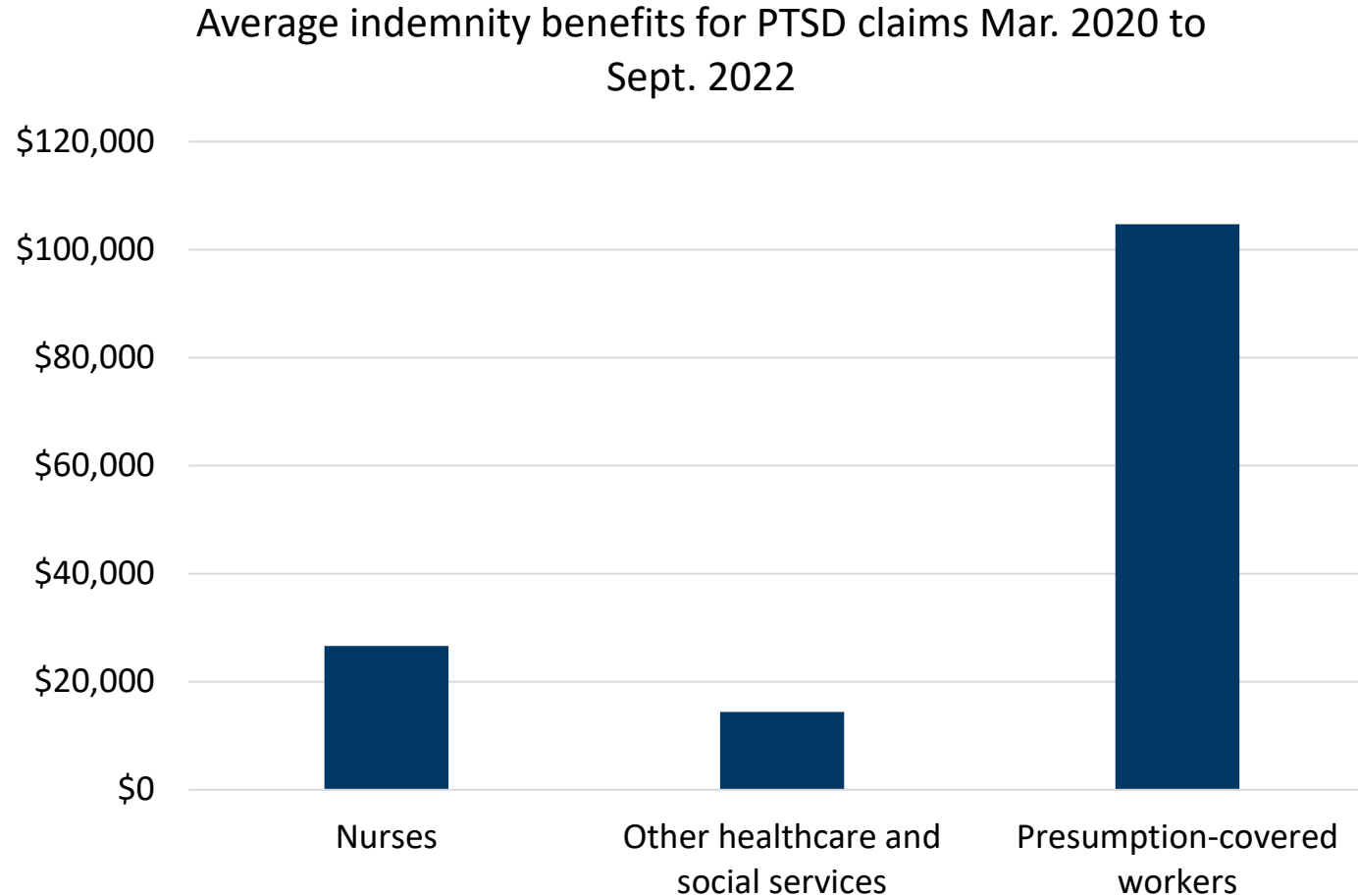


Denials dominate the PTSD claims filed; most claims with a denial are never paid



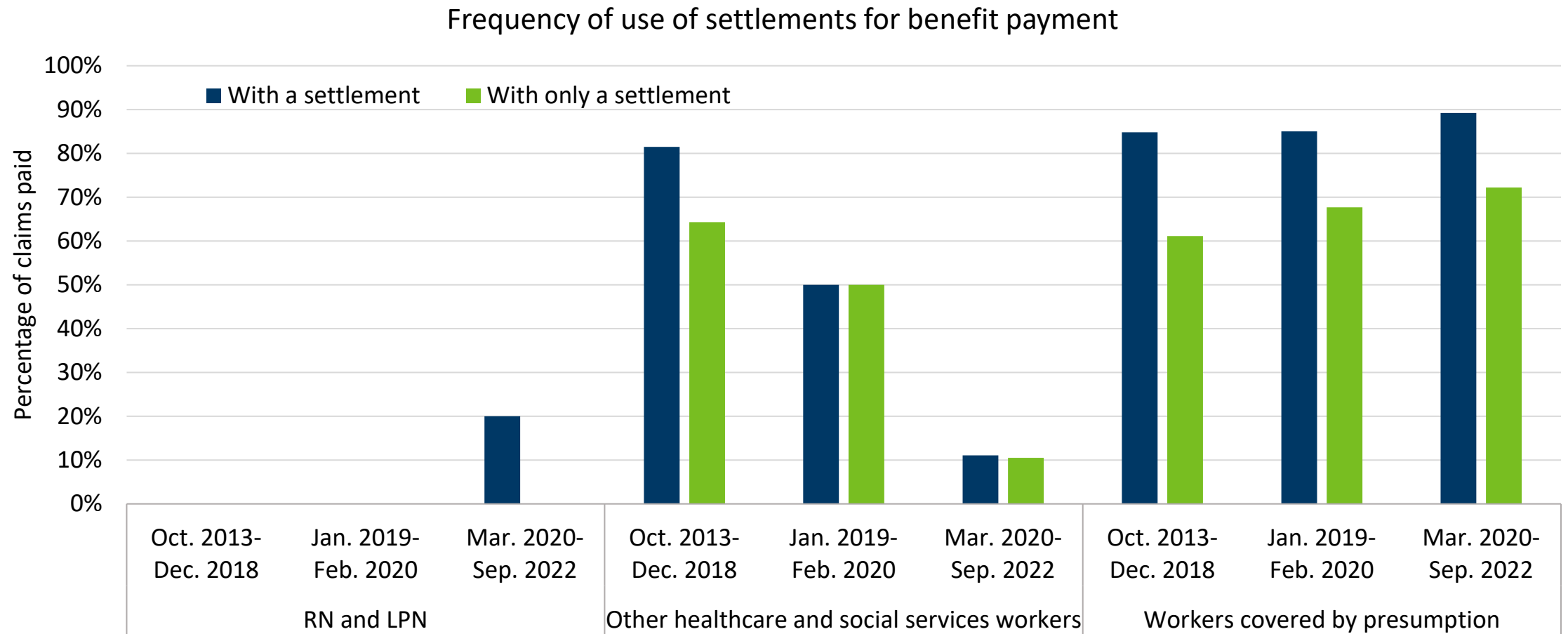
- Nurses not paid following an initial denial since 2018
- Denial percentage trending down for other health care and social services workers
- Presumption group has its highest denial rate among most recent claims
- Presumption group paid most often after initial denial

Presumption workers have much higher average benefits



- Average hourly wage for nurses, \$40, is only one dollar less than for police officers
- Presumption worker payments were unchanged before and after the presumption was enacted
- Because most of the benefit payments for the presumption workers were through settlements, these amount often include payment for medical services

Few nurses' claims are paid with a settlement; majority of presumption claims are paid only by settlement



Thank you

Brian Zaidman
Research and Statistics
brian.zaidman@state.mn.us