

# Claims for post-traumatic stress disorder

Workers' Compensation Advisory Council

Feb. 8, 2023

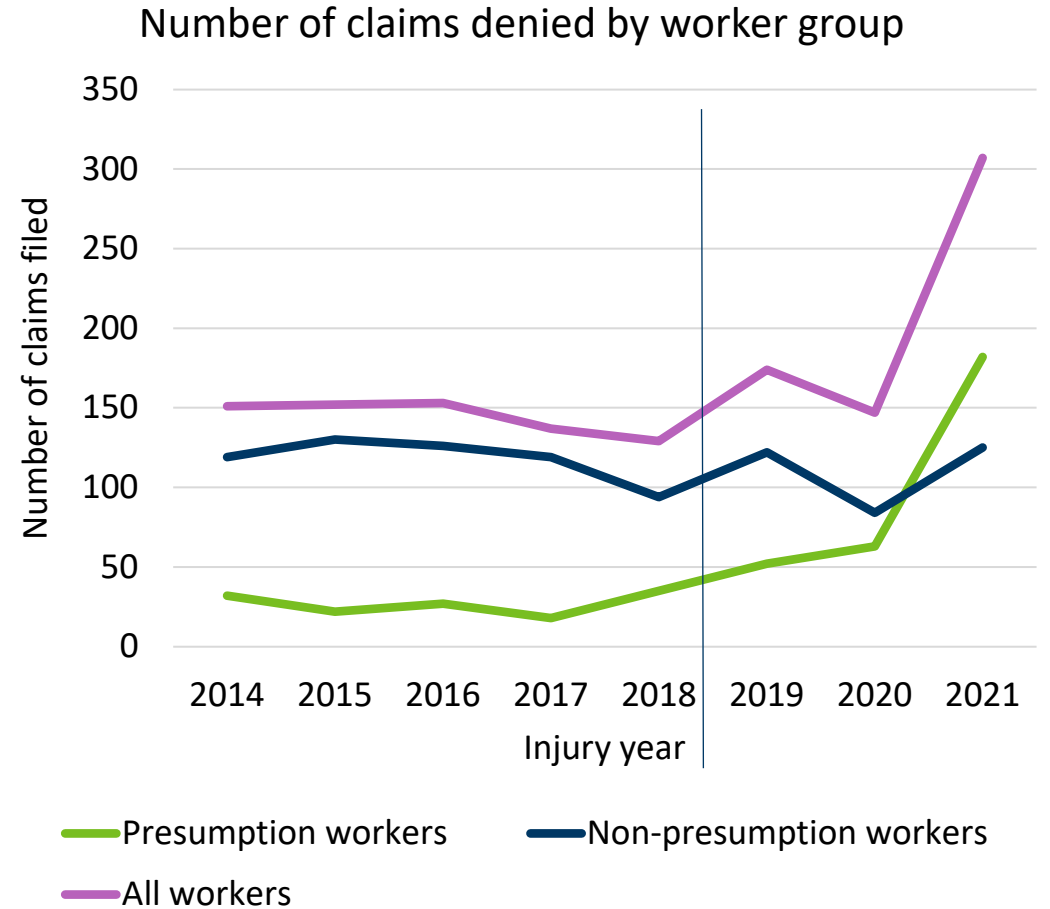
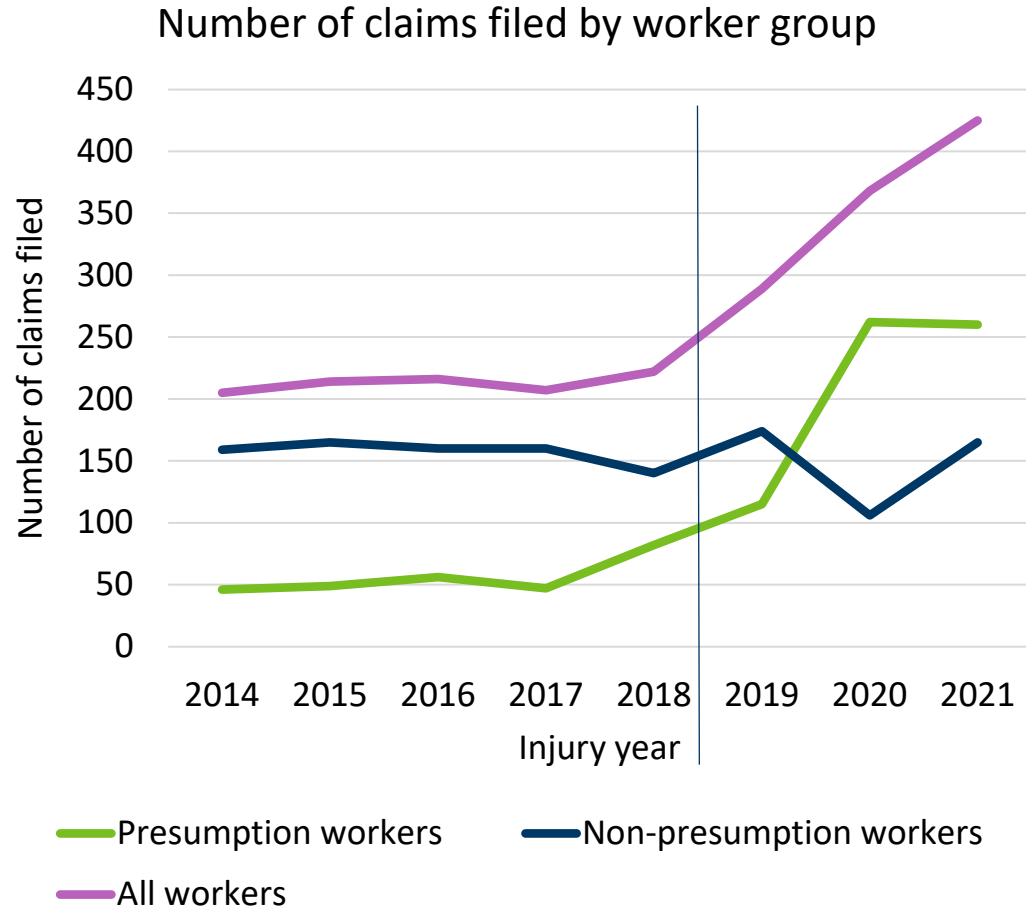
Brian Zaidman | Senior research analyst

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

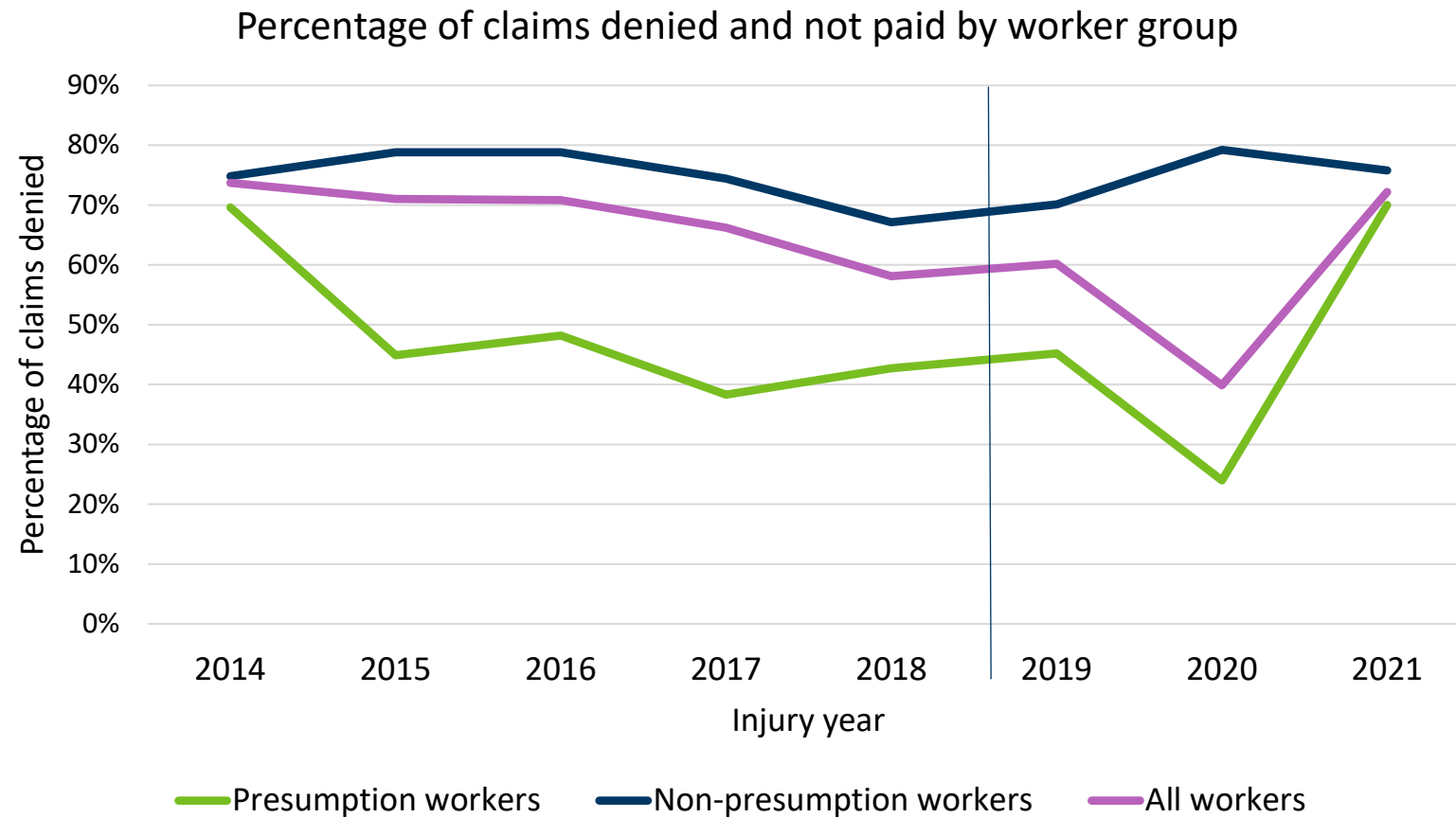
- Post-traumatic stress disorder (PTSD) is the **only** mental disorder allowed to be paid without any accompanying physical injury. Coverage started for injuries on or after Oct. 1, 2013.
- Starting Jan. 1, 2019, first responders and corrections workers have a rebuttable presumption of work-relatedness 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

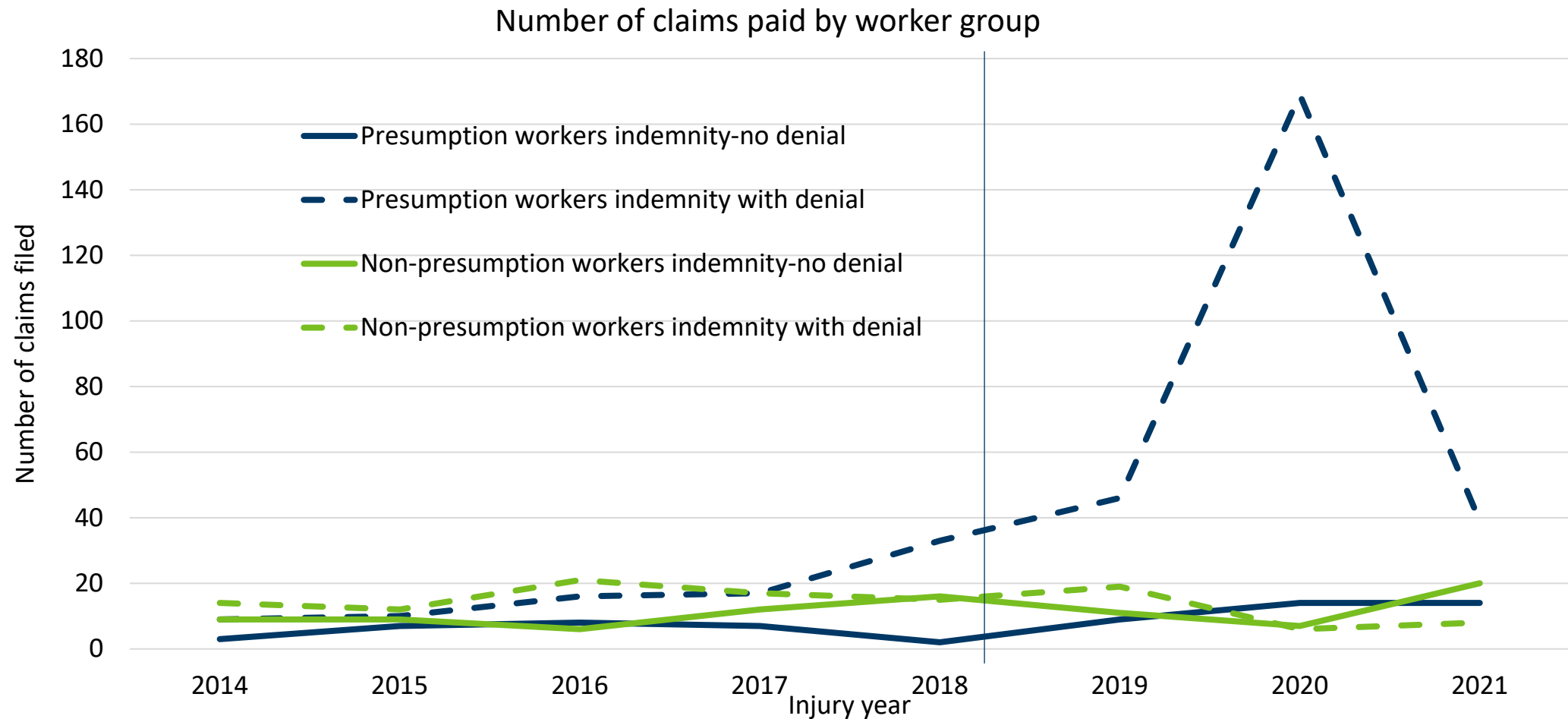
# PTSD presumption resulted in more claims filed and claims denied for the covered workers



# 2021 claims denial rates near 2014 levels

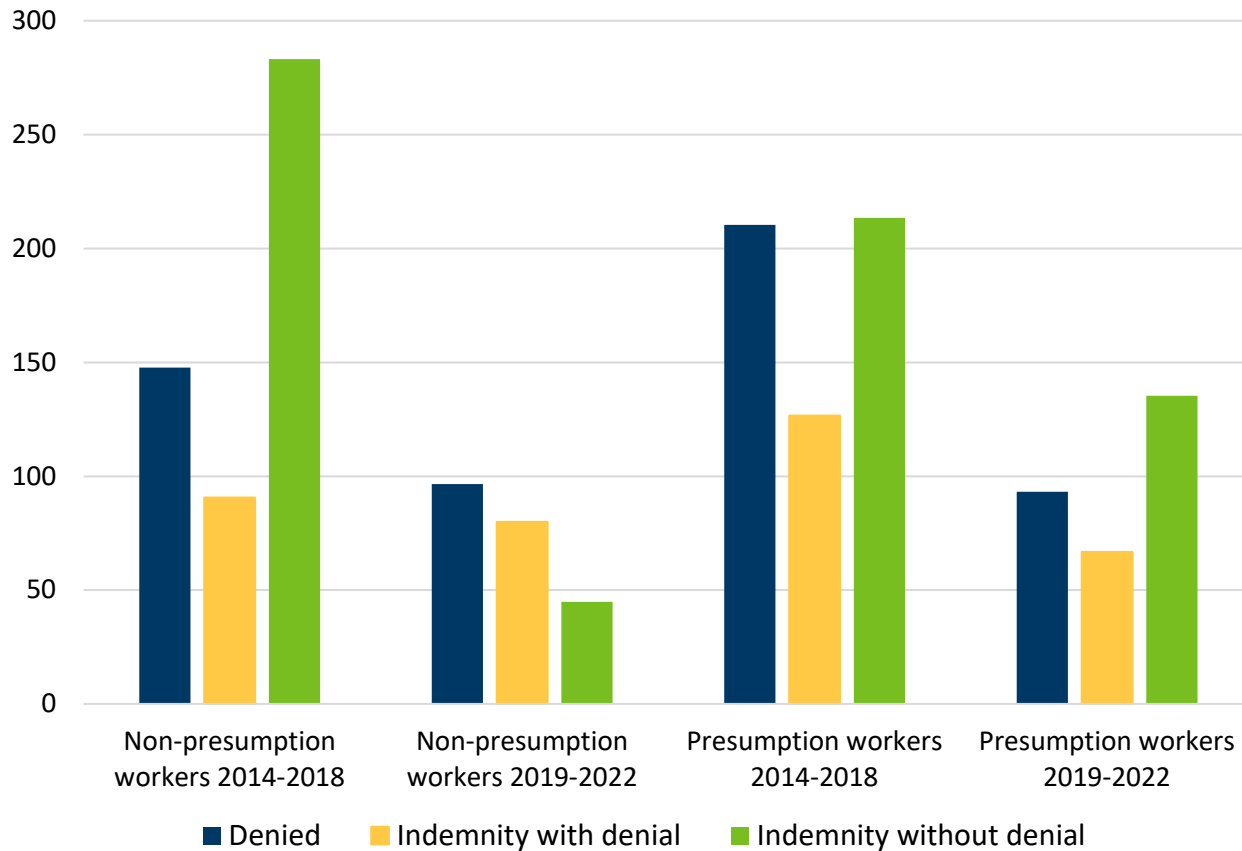


# Presumption group claims with payment increased only for claims initially denied

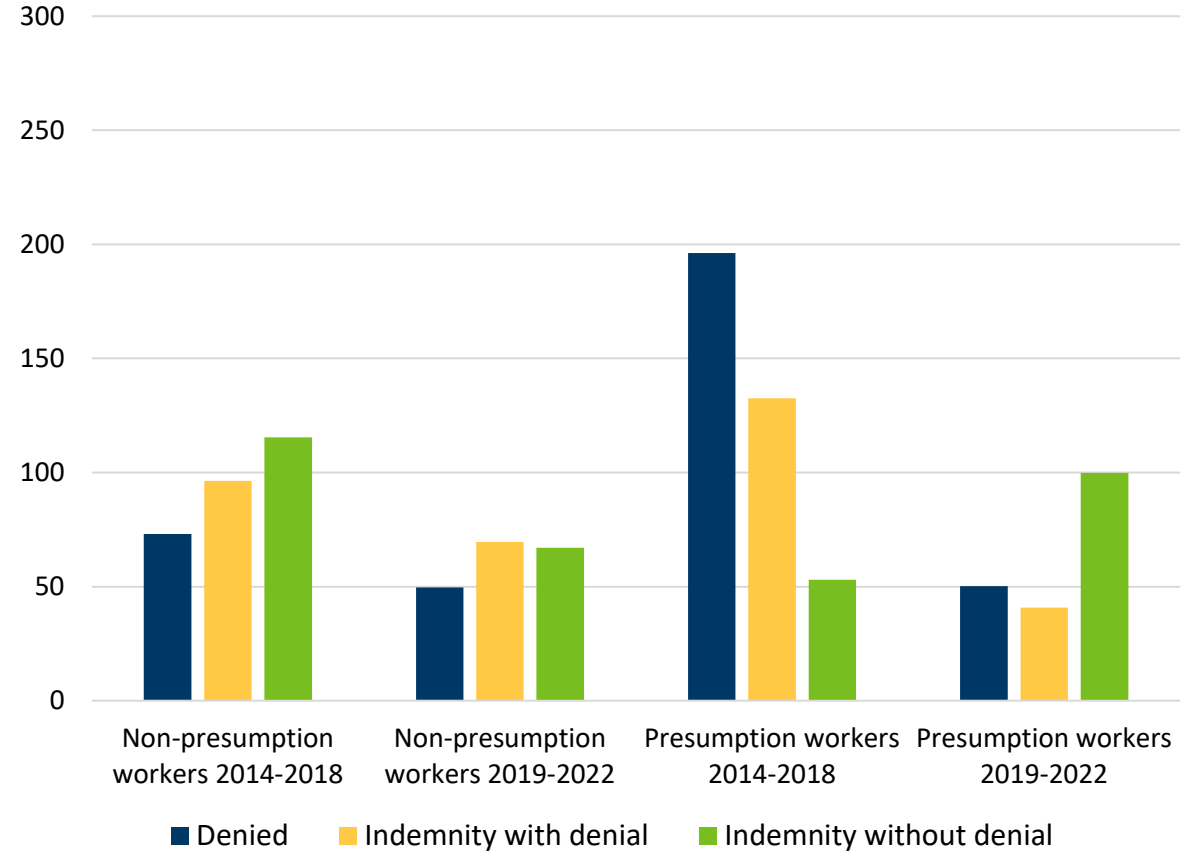


# PTSD claims take longer to file; all claims filed quicker after 2018

Average days from injury date to claim filing for PTSD coded claims



Average days from injury date to claim filing for anxiety/stress coded claims



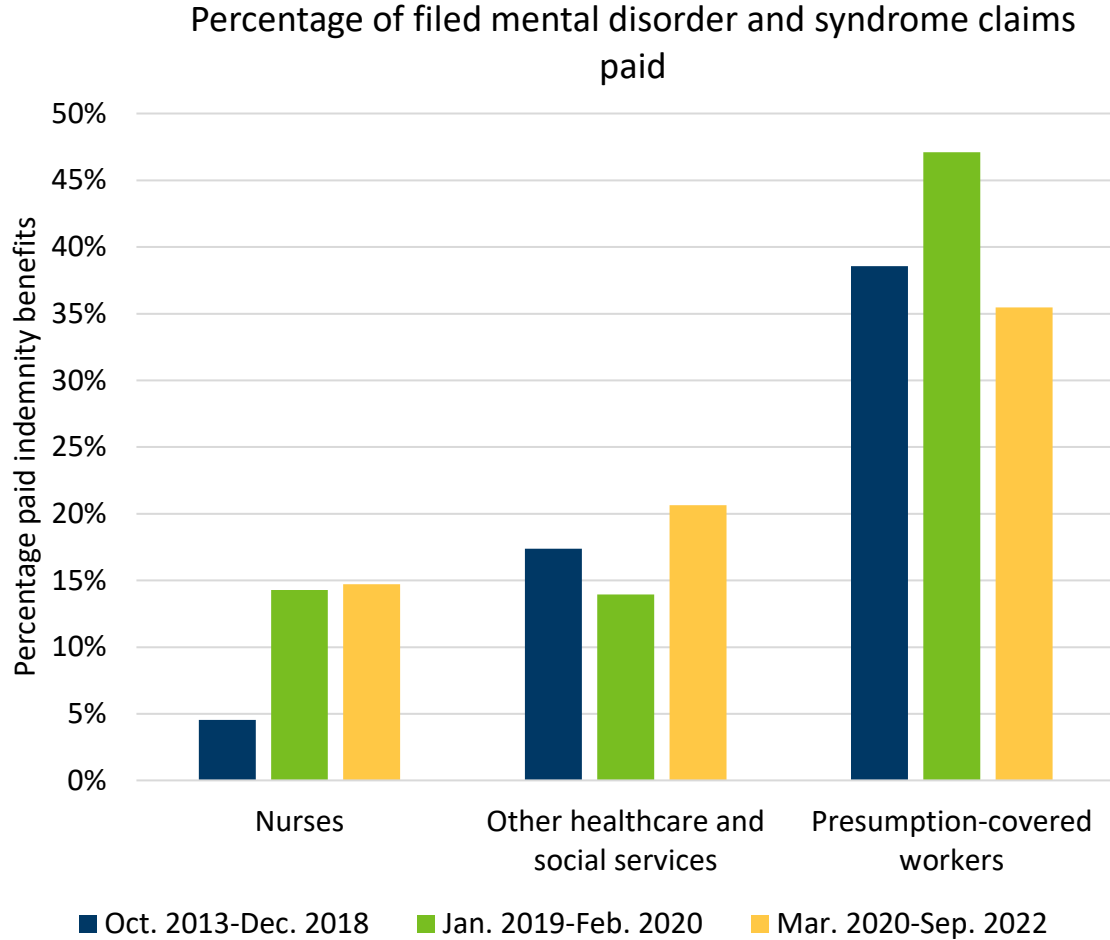
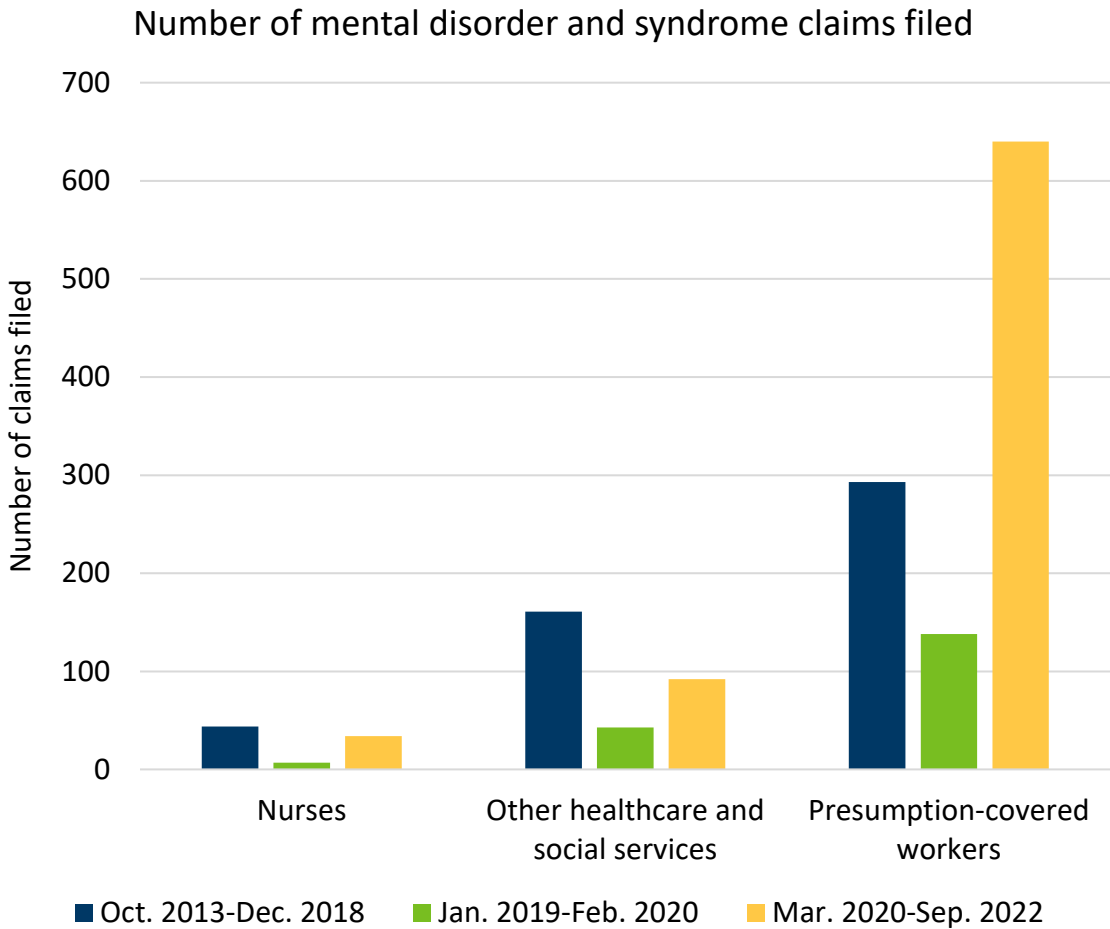
# PTSD claims by nurses



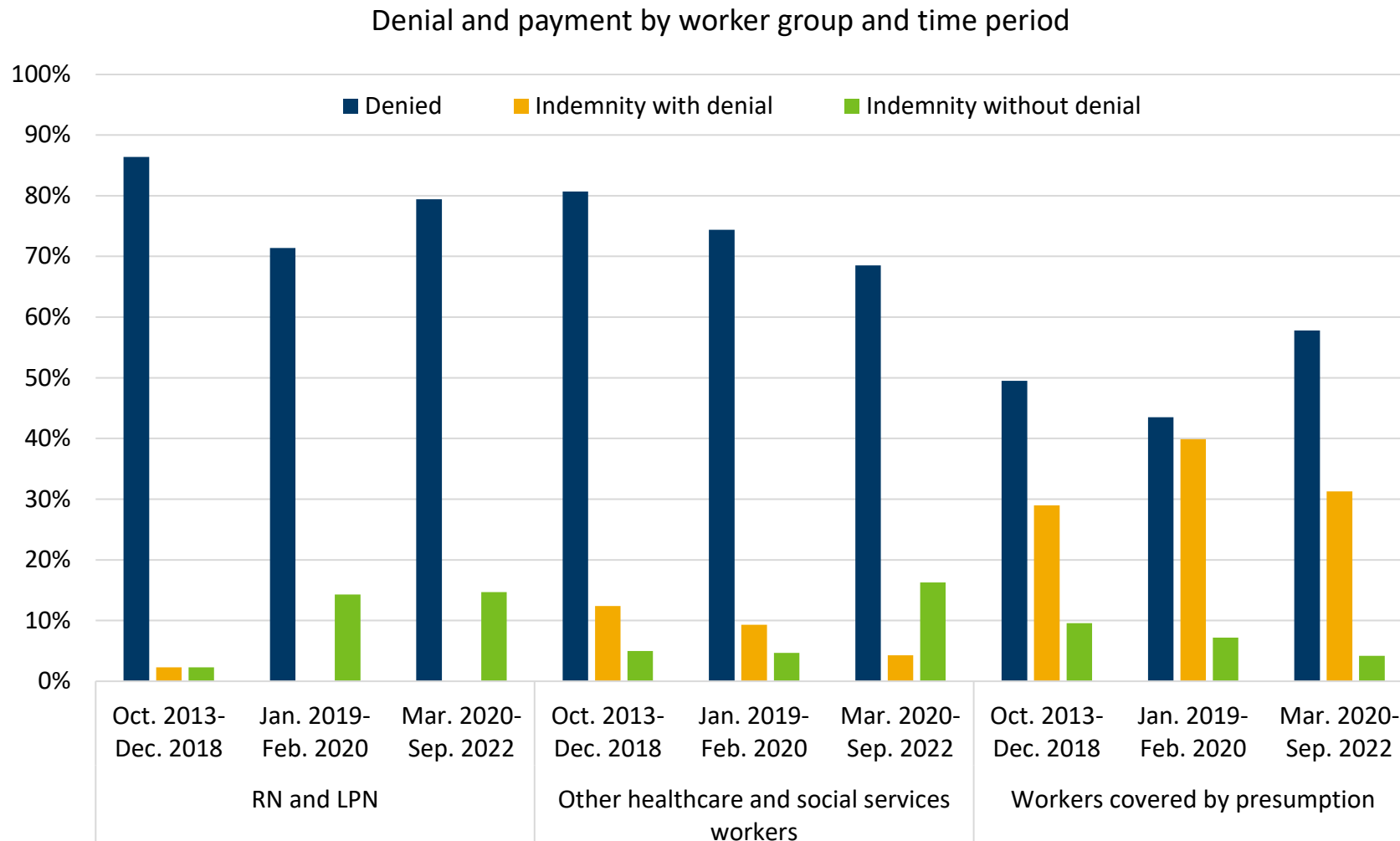
# Estimated number of workers for nurses, comparison groups

- 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

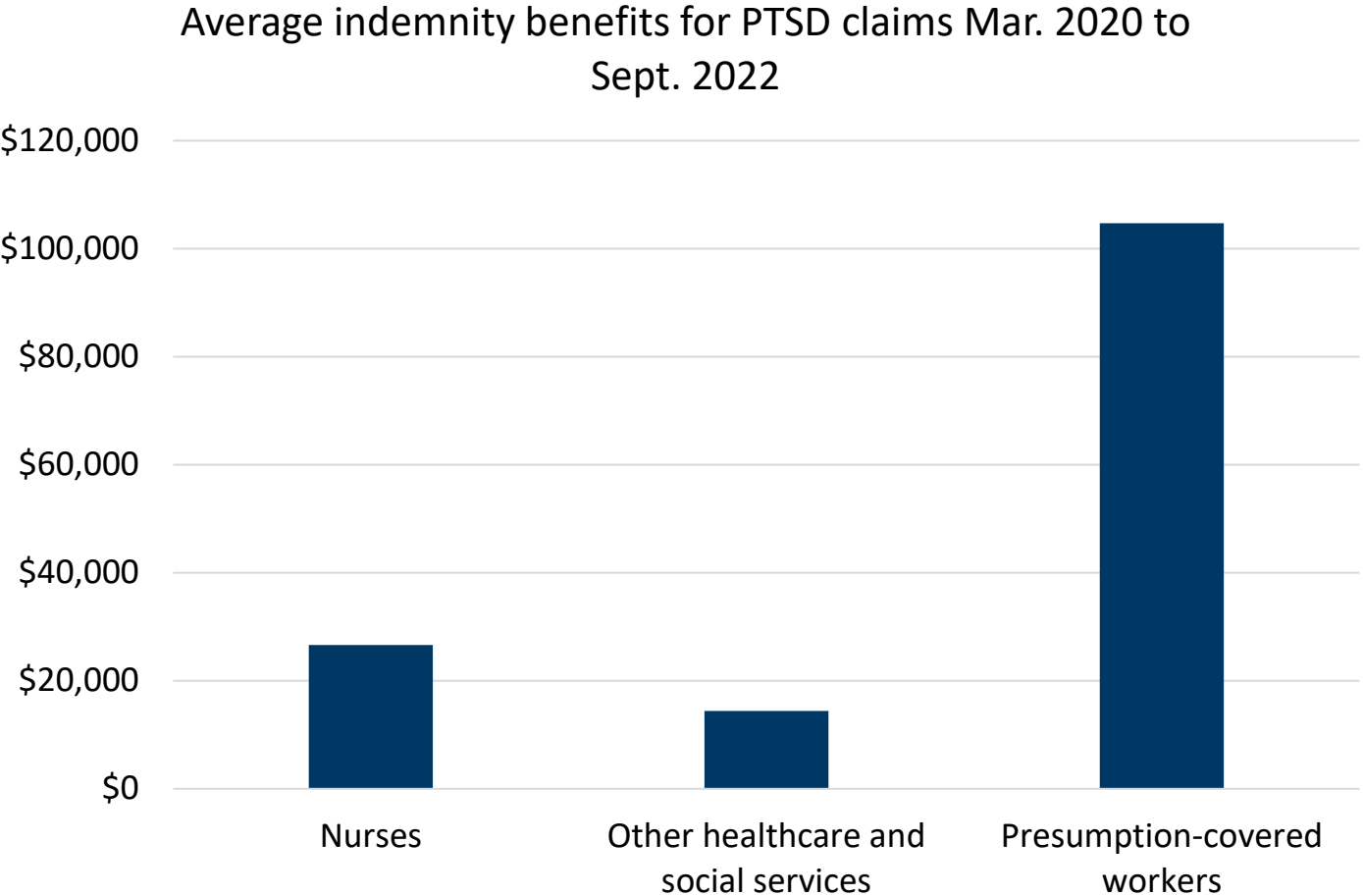


# Denials dominate the PTSD claims filed; most claims with a denial are never paid



- 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

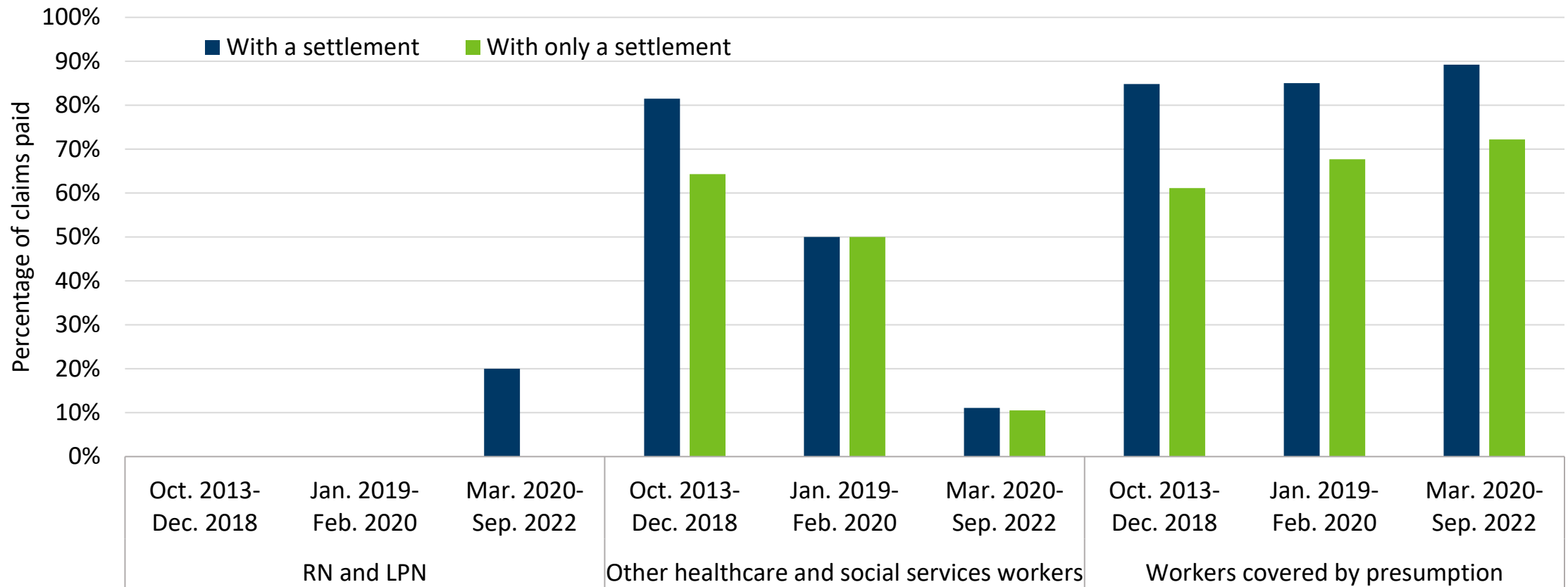
# Presumption workers have much higher average benefits



- 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

Frequency of use of settlements for benefit payment



# Thank you

Brian Zaidman  
Research and Statistics  
[brian.zaidman@state.mn.us](mailto:brian.zaidman@state.mn.us)