

Workers= Compensation Comparisons, 2001

State	Choice of Doctor ^{a,d}	Termination of Cash Benefits Permitted without Hearing ^b	% Compliance with A19 ^e Essentials ^c	Benefits for Loss of Hand ^a	Maximum Burial Benefits ^a	Max. Weekly Survivor Benefit ^a	Not Compensated for Income Over ^a	Benefits Cease After ^a	State Fund ^a	1999 Profits by Commercial Insurers ^e
Alabama	E	No	68%	\$37,400	\$3,000	\$531	\$41,460	500 weeks		3.5%
Alaska	W	²	70	³	5,000	768 ⁴	62,400 ⁷	520 weeks		-7.1
Arizona	W ¹	Yes	63	81,114	5,000	369 ⁵	28,811	⁶	Yes	4.5
Arkansas	E	Yes	45	48,664	6,000	410 ⁴	32,012	⁶		13.2
California	E	²	63	³	5,000	490 ⁴	38,258	160,000	Yes	-22.9
Colorado	E	Yes	70	33,930	7,000	594	46,378	⁶	Yes	-5.4
Connecticut	W ¹	Yes	74	167,076	4,000	838	72,627 ⁷	⁶		10.7
Delaware	W	No	63	98,912	3,500	450 ⁵	35,135	⁶		1.2
District of Columbia	W ¹	²	83	231,497	5,000	949	74,096	⁶		25.4
Florida	E	Yes	58	³	5,000	571	44,583	100,000		2.3
Georgia	E	Yes	51	60,000	7,500	375 ⁴	29,279	125,000		3.4
Hawaii	W	No	78	133,469	5,200	547 ⁴	42,709	170,664	Yes	1.8
Idaho	E	²	63	73,507	6,000	223 ^{4,5}	17,307	148,500	Yes	-26.1
Illinois	W	Yes	79	181,700	4,200	956 ⁴	74,643	20 years		0.1
Indiana	E	Yes	61	53,500	6,000	508 ⁴	39,664	254,000		6.3
Iowa	E	²	82	180,219	5,000	1,031	83,769 ⁷	⁶		7.3
Kansas	E	Yes	63	60,150	5,000	401 ⁴	31,308	250,000		2.9
Kentucky	W ¹	Yes	75	³	4,000	265 ⁵	20,691	⁶	Yes	23.1
Louisiana	W	Yes	54	58,200	5,000	388	30,294	⁶	Yes	13.7

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Maine	E	Yes	67%	\$98,648	\$4,000	\$459 ⁴	\$37,294 ⁷	\$229,500	Yes	29.9%
Maryland	W ¹	²	75	166,833	5,000	668 ⁴	52,156	45,000	Yes	-21.2
Massachusetts	W ¹	Yes	67	28,250	4,000	831 ⁴	64,883	207,750+		17.1
Michigan	E	²	51	138,460	6,000	644 ⁴	52,325 ⁷	322,000		16.3
Minnesota	W ¹	Yes	66	³	15,000	750 ⁴	58,559	390,000	Yes	1.4
Mississippi	W	²	38	47,469	2,000	316 ⁴	24,673	142,407		6.2
Missouri	E	Yes	78	54,859	5,000	600	46,847	⁶	Yes	4.5
Montana	W ¹	²	67	³	4,000	439 ⁴	34,276	219,500	Yes	-29.6
Nebraska	W ¹	Yes	87	88,900	6,000	508	39,664	⁶		13.7
Nevada	W ¹	Yes	78	³	5,000	581	45,363	⁶		4.9
New Hampshire	W ¹	No	83	174,447	5,000	923	72,066	⁶		4.9
New Jersey	E	Yes	55	86,975	3,500	591 ⁴	46,144	⁶		-0.4
New Mexico	E	²	58	61,622	7,500	493 ⁴	38,492	345,100	Yes	35.1
New York	W ¹	Yes	57	97,600	5,000	400	31,231	⁶	Yes	12.9
North Carolina	E	²	72	124,000	3,000	620 ⁴	48,408	400 weeks		-0.9
North Dakota	W ¹	Yes	76	99,400	6,500	497 ^{4,5}	38,805	197,000	Excl	---
Ohio	W ¹	Yes	76	108,150	3,200	618	48,252	⁶	Excl	---
Oklahoma	W ¹	Yes	78	47,400	5,000	473	36,931	⁶	Yes	-7.1
Oregon	W ¹	Yes	76	76,694	5,770	421 ⁵	32,871	⁶	Yes	-24.0
Pennsylvania	E	Yes	72	228,620	3,000	644	50,282	⁶	Yes	3.2

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Rhode Island	W ¹	²	71%	\$21,960	\$5,000	\$653 ⁵	\$56,593 ⁷	⁶	Yes	1.8%
South Carolina	E	Yes	68	98,562	2,500	533 ⁴	41,616	\$266,500	Yes	-6.9
South Dakota	W ¹	Yes	70	67,200	5,000	448 ⁵	34,979	⁶		22.4
Tennessee	E	No	47	84,300	7,500	562 ⁴	43,880	224,800		15.3
Texas	W	Yes	55	55,950	6,000	533	36,955	⁶	Yes	-4.1
Utah	E	²	63	59,304	4,000	450 ⁴	35,135	140,400	Yes	5.6
Vermont	E	Yes	79	138,250	5,500	790	61,682	age 62		-14.6
Virginia	E	²	62	90,900	10,000	606 ⁴	47,315	303,000		7.8
Washington	W	Yes	71	³	6,572	822	61,063	61,063	Excl	C-
West Virginia	W ¹	No	78	³	5,000	491	38,336	⁶	Excl	C-
Wisconsin	W	Yes	79	73,600	6,000	582 ⁴	45,441	174,600		-1.4
Wyoming	W	²	43	61,122	2,500	501 ⁴	39,117	115,731	Excl	C-
U.S. Average	C-	C-	67	94,734	5,205	C-	C-	C-	C-	-1.0

¹Worker choice restricted by Amanaged care^e or other policies.

²Information not available at this time.

³Benefits based on percent impairment or other method.

⁴Benefits limited by total amount or duration.

⁵Additional allowance for children or dependents.

⁶Benefits continue for life or until remarriage.

⁷Benefits calculated on Aspendable^e earnings; assumes 20 percent tax bracket.

Sources:

^aU.S. Department of Labor, *State Workers= Compensation Laws, 2001*, and information from states.

^bAFL-CIO Survey.

^cU.S. Department of Labor, Office of Workers= Compensation Programs, 2000.

^dWorkers' Compensation Research Institute, *Managed Care and Medical Cost Containment in Workers= Compensation: A National*

Inventory, 1998-1999.

°National Association of Insurance Commissioners, Report on Profitability By Line By State, November 2000.