Overview of US Workers Compensation System

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I.I.I. Mission Statement

Improving public understanding of insurance...

...what it does and how it works
1910: Before Workers Compensation
The Worker’s Plight

The Grand Bargain

(No. of States with Workers Compensation Laws)

SOURCE: Insurance Information Institute research.
The Role of the States

States with Monopolistic WC Systems

SOURCE: Insurance Information Institute.
Benefits Varies by State

The average maximum compensation for one Arm in The USA is $169,878

- Nevada: $859,634
- Federal: $588,647
- Illinois: $439,858
- Kentucky: $402,277
- Pennsylvania: $389,910
- Iowa: $361,750
- District of Columbia: $342,305
- Tennessee: $309,096
- Maryland: $301,600
- New Hampshire: $294,840
- Vermont: $290,871
- New Jersey: $268,983

Does the System Work?

(Number of Work-Related Injuries and Illnesses)

Current Issues

The Opioid Epidemic

**Overall Drug Abuse Deaths**

**Opioid-Related Deaths**

1. **Opioids** less synthetic opioids
2. **Fentanyl** and other non-methadone synthetic opioids

SOURCE: National Institute on Drug Abuse.
Current Issues

Medical Marijuana

Congressional Cannabis Caucus

Summary

- Workers Compensation Has Worked in United States for More Than A Century.
- Law Is Result of Grand Bargain Between Labor and Management.
- Every State Has Its Own Workers Compensation System.
- The System Evolves to Address Emerging Issues.
Thank You!
Questions?