

QUICK REFERENCE: COMMON WORKERS' COMPENSATION TERMS

Accepted Condition A medical condition an insurer accepts responsibility for the payment of benefits on a claim filed by an injured worker. The insurer provides written notice of accepted conditions. The insurer generally will accept specific conditions based on the diagnosis by the physician or nurse practitioner. It is important that the medical service provider reports a diagnosis rather than a symptom.

Aggravation Claim A claim for further benefits because of a **worsening** (*see below*) of the accepted medical condition after the claim has been closed.

Apportionment A description of the current total overall findings of **permanent impairment** (*see below*) and those findings that are due to the accepted condition when there is impairment due to the accepted condition and other unaccepted conditions. Describe specific findings that are partially attributable to the accepted condition and any applicable superimposed or unrelated conditions. *Example: Seventy-five percent of the decreased range of motion is due to the accepted condition and any direct medical sequela, and the remaining percentage is due to pre-existing degenerative joint disease.*

Compensable Injury An accidental injury to a person or prosthetic appliance, arising out of and in the course of employment that requires medical services or results in disability or death. A claim is compensable when it is accepted by the insurer.

Combined Condition Occurs when a pre-existing condition combines with a compensable condition and may cause disability or prolong treatment. However, a combined condition is compensable only if the compensable injury is the major contributing cause of the disability or the need for prolonged treatment. *Example: A worker has arthritis of the knee and then sustains a job-related injury to the same knee. The acute condition is diagnosed as a sprain. Both conditions contribute to the worker's disability. The combined condition is compensable only if the compensable injury (the sprain) contributes more than 50 percent to the worker's disability or need for treatment.*

Consequential Condition or Disease A condition arising after a compensable injury of which the **major contributing cause** (*see below*) is the accepted condition or treatment rendered that increases either disability or need for treatment. *Example: Use of crutches due to a compensable knee condition may cause a consequential shoulder condition that requires treatment or leads to disability.*

Major Contributing Cause (MCC) A cause deemed to have contributed more than 50 percent to an injured worker's disability or need for treatment.

Material Cause Substantial cause, up to 50 percent, compared to all other causes combined.

Medically Stationary The point at which no further significant improvement can reasonably be expected from medical treatment or the passage of time.

Objective Findings Indications of an injury or disease that is measurable, observable, and reproducible; used to establish compensability and determine permanent impairment. *Examples: Range of motion, atrophy, muscle strength, and palpable muscle spasm.*

Occupational Disease: A disease or infection arising out of and occurring in the course and scope of employment. It is caused by substances or activities to which an employee is not ordinarily subjected or exposed to other than during employment and requires medical services or results in disability or death. A mental disorder, or physical disorder caused or worsened by job-related mental stress, also may be an occupational disease.

Permanent Partial Disability (PPD) The permanent loss of use or function of any portion of the body.

Pre-existing Condition A condition that existed before the compensable injury or disease.

Worsening Actual worsening of underlying compensable condition. Increased symptoms may signify worsening. A worsening must be established by persuasive medical opinion and is supported by objective findings.