

WISCONSIN



DWD

---

# Advancements and How They Work for You

JASMINE DECORAH

Dispute Resolution Specialist | DWD Division of Worker's Compensation

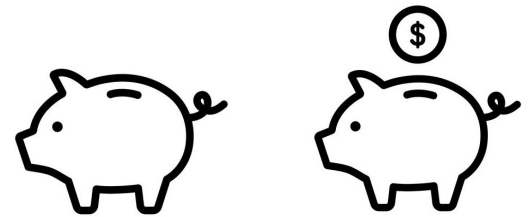
# What's an Advancement?

---

Authority for an advancement is found in DWD 80.32

*"The department may order partial or full payment of unaccrued compensation to an employee or his or her dependents . . ."*

**Note:** Advancements only apply to Permanent Partial Disability (PPD) benefits



# Criteria for an Advancement

---

- Only apply to PPD benefits
- Only three (3) allowed per calendar year
- Issued for necessities, not luxuries



# 5% Interest Credit

---

- To accurately calculate the 5% interest credit
  - Temporary disability end date must be present on DWC system, and
  - We need the date you issued the advancement
- If behind on PPD payments, interest credit will only apply to advancements on benefits that are not yet due.
- Submit **in writing** the date the advancement was paid - not a phone call, etc.



# 5% Interest Credit

---

## Formula Used

Weeks PPD x Weekly Rate

= Total PPD due

– Sum of Previous Advances & Interest Credits

= Difference on PPD & Previous Advances

– Interest Credit for this Advance

= Remaining Balance Now Available to Employee



# Poll Question

---

When my claimant requests an advancement:

1. I can issue it at any time, then ask DWC to calculate the interest credit
2. PPD is not paid during the month that an advancement is issued, but PPD payments resume normally the following month
3. PPD requests must be authorized by DWC, and I need to inform DWC when I issue the payment so the interest credit can be calculated
4. All of the above are true



# Is it an Advancement?

---

An injured worker calls and asks to receive their monthly PPD check early as they are behind on rent payments due to the injury.

You are able to accommodate the request and you send the check out a week early.



# Answer

---

**No**, this is not an advancement.

- You can issue PPD payments early. If the injured worker does not specifically ask for an advancement and there is no need for Division approval, it is not considered one of the three (3) advancements allowed per year.





# What to Do?

---

An injured worker calls you asking why they have not received their advancement yet.

You don't know anything about an advancement; you never got a call or an authorization letter from the state.



# Answer

---

- Suggest that they contact DWC.
- DWC most likely needs documentation to support the advancement request (receipts, bills, estimates, bill of sale, purchase agreement) before the advancement can be approved.



# Other Tips

---

- Make sure all PPD is current on the claim before issuing an advancement.
- The Division will most often instruct you to issue advancement checks as joint drafts.
- **Remember:** an injured worker is not allowed an advancement if collecting Temporary Total Disability (TTD) or Temporary Partial Disability (TPD). Both PPD and TTD/TPD cannot be collected at the same time.



# Payment of PPD and Advancements

---

## NOTE:

- Payment of an advancement **does not** negate the need for continued payment of PPD.
- Payment of an advancement **does not** in any way replace, suspend, or reduce the amount of the monthly PPD check.



# DRS Advancement Assignments

---

## **Advancements (\$25,000 & Under)**

*Effective April 27, 2021*

A – F	Faith Howe	608-318-7755
G – L	Gail Wickman	608-318-7760
M – S	Jasmine Decorah	608-318-7752
T – Z	Phil Roberts	608-318-7758

## **Interest Credit Calculations**

Kathy Almeida 608-405-4124



# Questions?

**Jasmine Decorah**

608-318-7752

[jasminer.decorah@dwd.wisconsin.gov](mailto:jasminer.decorah@dwd.wisconsin.gov)

<https://dwd.wisconsin.gov>

