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What's an Advancement?

Money paid ahead of scheduled monthly Permanent Partial Disability (PPD) payments.

- There must be confirmed PPD.
 - Conceded
 - Rated by doctor
 - Statutory minimums
- Usually after end of healing.


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Authority for Advancements

§102.32(6m): state law that gives the Department or Division the authority to direct an advance payment of **unaccrued** compensation for PPD or death benefits.

Administrative Code 80.39: guidelines established for the Department to determine if the advancement is in the best interest of the injured worker.

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Guidelines for Advancements

Administrative Code 80.39: some general guidelines:

- Emergency expenses,
- Injured worker's total income,
- Injured worker's other financial obligations,
- Paying back debts that injured worker incurred while on TTD that are accruing interest,
- Is the advancement going to be used for a necessity or a luxury?



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Advancement Process

- The injured worker asks for an advancement of funds or lump sum payout.
 - If they call you, direct them to DWD at (608) 266-1340.
- Our Department sends them the Advancement or Lump Sum Request ([WKC-136](#)) form.
- The injured worker returns the completed form and supporting documentation to the Department for review.
- We review the request in accordance with the guidelines in DWD 80.39.



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Advancement Process (cont.)

We'll contact you to learn the current PPD status and to address possible issues with other parties who may have an interest in if a PPD advancement is paid, for example:

- Attorney fees
- Child support liens



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Advancement Process (cont.)

- If approved, DWD will fax or email the authorization for the advancement to the adjuster's attention, specifying the amount to pay and who to make the payment to.
- Payments are issued the same way the monthly PPD is paid. (Paper check or direct deposit)
 - We will give you specific instructions on how to make out the check.



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Advancement Process (cont.)

- Payment of an advancement **does not** in any way replace, suspend, or reduce the amount of the monthly PPD owed.
 - The monthly payment amount is not reduced, but the duration of payments is shorter.
- If, after reviewing the request, the advancement is denied, the Department sends written explanation of the denial to the injured worker.



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Advancements and PPD

- PPD payments must be current.
- Unpaid accrued PPD is subtracted from the advancement.
- Interest credit calculation is based on the amount of unaccrued PPD.
- **Important!** Overpayment of TTD/TPD is recouped at the end of PPD payments, rather than at the beginning.




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Advancement Is Issued

- The Department needs to know the date advancement was paid so we can correctly calculate your 5% interest credit.
- Regular monthly PPD payments need to continue.
- Statute of limitations does not change.
 - Remains original calculated date of last PPD payment.


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Is It an Advancement?

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

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

Is It an Advancement?
????????????


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Answer

No, this is not an advancement.

- You may issue regular monthly PPD payments early.
- The injured worker did not **specifically ask** for an advancement, so they do not need to speak with the Department.

Insurance carriers can now voluntarily issue all PPD prior to accrual date - but they cannot get an interest credit for early payments.


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Calculating the 5% Interest Credit

- Insurance company issues payment and notifies the Department of date and amount.
- Interest Credits are calculated by Kathy Almeida. kathrene.almeida@dwd.wisconsin.gov
- Kathy notifies the insurance carrier and injured worker of the interest credit amount.
- Kathy logs the interest credit amount in the pending report portal, where all other payments are shown.



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Points to Remember

Generally, advancements are processed within 10 days of the Department receiving the request.

Advancements cannot be authorized if the injured worker is receiving Temporary Disability(TTD or TPD) or Permanent Total Disability (PTD) benefits.

If the Department denies the advancement request, we will send a letter to the claimant explaining our decision.



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Points to Remember

- Only 3 advancements are allowed per calendar year.
- Insurance carriers can issue PPD prior to accrual date to close out the file earlier. If the insurance carrier issues an advancement without authorization from the Department, there is no interest credit.
- Advancement or Lump Sum Request form (WKC-136) is in the Forms Repository on the DWD WC website.




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Advancements Contacts

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Interest Credit Calculations
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Questions?

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