

Program

- Introduction
- Scheduled & Unscheduled Injuries
- Amputation and Loss of Use
- Statutory Minimum PPD Ratings
- Additional PPD Considerations
 - o Multipliers
 - $\circ\, \mathsf{Deductions}$
 - o Apportionment



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Dispute Resolution Specialists

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PTD versus PPD

- Unscheduled (body as a whole = 1000 weeks)
 - o Head (including smell)
 - o Torso (including spine and kidneys)
 - ${\scriptstyle \circ\, \text{Systemic}}$
- Scheduled (compared to amputation, loss of use)
 - o Extremities (including peripheral joints)
 - o Hearina
 - o Vision



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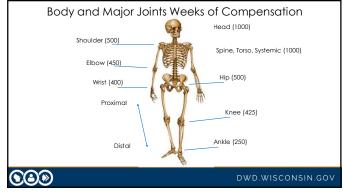
Rating Disability

- Amputation
 - o Anatomic level of bone loss
- Loss of use
 - o Percentage of total loss
- Hearing (DWD 80.25)
 - o Pre- and post-audiogram formula
- Vision (DWD 80.26)
 - o Acuity, field of vision, other

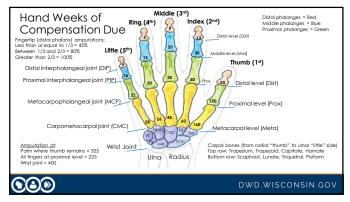


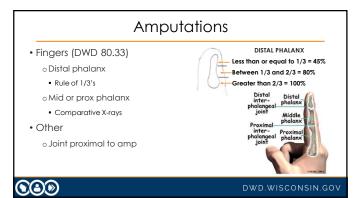
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Loss of Use	
How To Evaluate Permanent Disability STATE OF WISCONSIN COODWD TAXABLE OF WISCONSIN COODWD TAXABLE OF WISCONSIN COODWD TAXABLE OF WISCONSIN TO THE O	Statutory minimum ratings (DWD 80.32) • Several procedures • Lost range of motion • Nerve injuries • Other • https://dwd.wisconsin.gov/dwd/public ations/wc/wkc-7761-p.htm
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Statutory Minimum Ratings

- Assumptions
 - o Excellent surgical outcome
 - o No prior disability
- Other elements of disability: If present, shall result in a higher estimate
 - o Paino Altered sensationo Weaknesso Unstable grafts
 - o Activity limitations



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Amputations DWD 80.32(2)

- Involves upper extremity past the level of the wrist or lower extremity past the level of the ankle
- Stump can accommodate prosthesis: equals amputation at midpoint between the joints distal and proximal to injury
 - $_{\circ}\,\mbox{Example}$ for lower leg amputation:
 - 425 weeks (knee) -250 weeks (ankle) = 175 weeks / 2 = 87.5 weeks
 - 250 weeks + 87.5 weeks = 337.5 weeks
- Stump cannot accommodate prosthesis: equals amputation at the proximal joint



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Hip DWD 80.32(3)

• Prosthesis

- o Total hip arthroplasty (THA) = 40%
- o Partial hip replacement/hemiarthroplasty =35%
 - Replacement of any portion of the prosthesis, including hip resurfacing, is considered a partial joint replacement
- Fusion, optimum position = 50%
- Lost motion of flexion, extension, internal rotation, external rotation, abduction, adduction
- Shortening of the leg by at least ¾ inch = 5% • Stat min increases with the amount of leg shortening



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Knee DWD 80.32(4)

• Prosthesis

- o Total knee arthroplasty (TKA) = 50%
- o Partial knee replacement/unicompartmental knee arthroplasty (UKA) = 45%
- Replacement of any portion of the prosthesis = partial joint replacement
- \bullet Fusion, optimum position = 40%
- Remaining degrees of flexion
 - o 90 degrees = 10%
 - o 45 degrees = 25%
- Anterior cruciate ligament (ACL) repair = 10%
- Meniscectomy = 5%





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Ankle DWD 80.32(5)

- Prosthesis no stat min, doctors should interpolate based on minimum ratings for other joint replacements
- Fusion, optimum position = 40%
 - o Total loss of motion of both the tibiotalar and subtalar joints
- Loss of dorsi and plantar flexion = 30%
 - o Tibiotalar fusion
 - o 15% stat min for dorsiflexion and 15% stat min for plantar flexion
- Loss of inversion and eversion = 15%
 - o Triple arthrodesis
 - o 7.5% stat min for inversion and 7.5% stat min for eversion



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Toes DWD 80.32(6)

- Fusion of great toe at proximal joint = 50%
- Fusion of all other toes at proximal joint = 40%
- Fusion of great toe at distal joint = 15%



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Shoulder DWD 80.32(7)

- Prosthesis = 50%
 - o Includes all types of shoulder replacements: total shoulder arthroplasty (TSA), reverse shoulder arthroplasty, partial shoulder arthroplasty, shoulder resurfacing
- Fusion, optimum position = 55%
- Remaining degrees of forward flexion and abduction
 - o 135 degrees = 5%
 - o 90 degrees = 20%
 - o 45 degrees = 30%



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Elbow DWD 80.32(8)

- Prosthesis no stat min; doctors should interpolate based on minimum ratings for other joint replacements
- Fusion, optimum position = 60%
- Total loss supination = 10%
- Total loss pronation = 15%
- Total loss flexion/extension = 45%
 - o Extension: Degrees lost x 0.2222 = PPD%
 - o Flexion: Degrees lost x 0.1666 = PPD%



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Wrist DWD 80.32(9)

- Prosthesis no stat min; doctors should interpolate based on minimum ratings for other joint replacements
- Fusion, optimum position = 30%
- Total loss dorsiflexion = 12.5%
- Total loss palmar flexion = 7.5%
- Total loss inversion = 5%
- Total loss eversion = 5%



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Complete Sensory Loss DWD 80.32(10)

- Any digit = 50%
 - o Palmar sensory loss only = 35%
 - o Dorsal sensory loss only = 15%
- Median nerve thenar paralysis with sensory loss = 40 50% at wrist
- Peroneal nerve paralysis (foot drop) = 25 30% at knee



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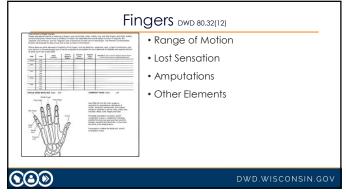
Back DWD 80.32(11)

- Surgery
 - \circ Relieve from the effects of a disc lesion or spinal cord pressure = 5% per level

 - o Fusion = 5% per level
 - Instrumentation
 - Cages with bone graft
 - o Artificial disc = 7.5% per level
- Compression fractures = 5% per level if symptomatic



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Kidney $_{\text{DWD }80.32(13)}$ and Loss of Smell $_{\text{DWD }80.32(14)}$

- Loss of one kidney = 5%
- Total loss of sense of smell = 2.5%

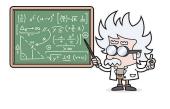


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Additional PPD Considerations

- Multipliers
- Stacking
- Deductions
- Apportionment





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Multipliers

- Multiple Injuries (Wis. Stat. 102.53)
 - o Equal or lesser disabled parts = 20%
 - o Multiple injuries to different fingers of hand
 - First equal or lesser disability = 100%
 - Second + third equal or lesser disability = 150%
 - o Both eyes = 200%
- \bullet Dominant hand (Wis. Stat. 102.54) when rating at least 100% of distal joint = 25%



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Standard Multiplier

- Claimant falls on steps causing R knee and wrist pain
- R knee anterior cruciate ligament (ACL) tear repaired surgically Residual R wrist pain and stiffness
- 10% PPD for knee (stat min) = $425 \times .10 = 42.5$ weeks 2% PPD for wrist = $400 \times .02 = 8$ weeks
- Lesser injury 20% multiplier = 8 x .20 = **1.6** weeks
- Total PPD = 42.5 + 8 + 1.6 = 52.1 weeks



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Hand Lesser Injury Multipliers

- R hand caught in a machine
- Amputation R middle finger 50% of distal phalanx Residual R index and ring finger pain and stiffness
- 80% PPD for middle finger DIP (stat min) = 8 x .80 = 6.4 weeks 10% PPD for index finger MCP = 50 x .10 = 5 weeks 10% PPD for ring finger MCP = 20 x .10 = 2 weeks
- First lesser injury 100% multiplier = 5 x 1.0 = 5 weeks
- Second lesser injury 150% multiplier = 2 x 1.5 = 3 weeks
- Total PPD = 6.4 + 5 + 5 + 2 + 3 = 21.4 weeks



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Dominant Hand Multiplier

- R hand caught in a machine Amputation of R middle finger 100% of distal phalanx Residual R index and ring finger pain and stiffness
- 100% PPD for middle finger DIP (stat min) = 8 x 1.0 = 8 weeks 10% PPD for index finger MCP = 50 x .10 = 5 weeks 10% PPD for ring finger MCP = 20 x .10 = 2 weeks
- Dominant hand multiplier = 8 x .25 = 2 weeks
- First lesser injury 100% multiplier = $5 \times 1.0 = 5$ weeks Second lesser injury 150% multiplier = $2 \times 1.5 = 3$ weeks
- Total PPD = 8 + 2 + 5 + 5 + 2 + 3 = 25 weeks



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Stacking

- Statutory minimum surgeries related to same injury date
 - o Sequential meniscectomies and ACL repairs
 - Statutory minimum knee surgery with subsequent partial or total knee replacement
 - o Redo joint replacements
 - o Spinal decompression and fusion surgeries
- Rating cannot exceed 100%
 - o Madison Gas & Electric v. LIRC (2011)





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Stacking

- Construction worker steps in unseen hole and twists knee. R medial meniscus tear and ACL tear treated surgically.
- * 10% PPD for ACL repair (stat min) = 425 x .10 = 42.5 weeks 5% PPD for meniscectomy (stat min) = 425 x .05 = 21.25 weeks
- Total PPD = 42.5 + 21.25 = 63.75 weeks
- 5 years later, total knee replacement attributed to first injury
- 50% PPD for total knee (stat min) = $425 \times .50 = 212.5$ weeks
- Total PPD = 42.5 + 21.25 + 212.5 = 276.25 weeks



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Stacking (cont.)

- 10 years later, original total knee replacement has to be replaced by a new total knee
- 50% PPD for total knee (stat min) = $425 \times .50 = 212.5$ weeks
- Total PPD = 42.5 + 21.25 + 212.5 + 212.5 = 488.75 weeks
- No, PPD capped at 100% of knee joint value = 425 weeks



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Deductions

- Distal disabilities deducted from proximal disabilities before applying % rating for proximal disability
- Scheduled disabilities deducted from unscheduled disabilities
 - o Pre-existing conditions do not apply
 - o Multipliers are not deducted

(DWD 80.50)





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Distal from Proximal Disability

- Old R thumb DIP amp, new fall onto outstretched R arm
- R rotator cuff tear treated surgically
- 5% PPD for rotator cuff repair
- R thumb DIP 100% amputation = $50 \times 1.0 = 50$ weeks
- Value of shoulder with distal deduction = 500 50 = 450 weeks (no multipliers considered here)
- Total PPD = $450 \times .05 = 22.5$ weeks



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Scheduled from Unscheduled Injury

- Fall injures neck and shoulder
- L rotator cuff tear surgically repaired C5-6 disc herniation treated with decompression and fusion
- 5% for L rotator cuff repair = $500 \times .05 = 25$ weeks 10% for C5-6 decompression and fusion = $1000 \times .10 = 100$ weeks
- 1000 25 = 975 weeks
- 975 x .10 = 97.5 weeks
- Total PPD = 25 + 97.5 = 122.5 weeks



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Apportionment

- For two (2) or more distinct injuries, liability apportioned according to proof of relative contribution to disability from each injury
- Disability caused by other factors, before or after disabling work injury, can be deducted
- Traumatic injuries only
 - Does not apply to occupational exposures (Wis. Stat. 102.175)





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Apportionment

- Injured shoulder from fall at work
- Before end of healing, non-work related car crash aggravates shoulder injury
- 10% disability assigned to shoulder = $500 \times .10 = 50$ weeks
- Doctor attributes 50% of PPD to fall and 50% to car crash
- Total PPD owed by insurer = 50 x .50 = 25 weeks



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