

# Program

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- Statutory Minimum PPD Ratings
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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)
  - . Hearing
  - o Vision



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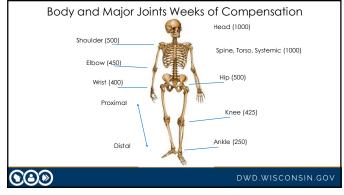
# Rating Disability

- 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

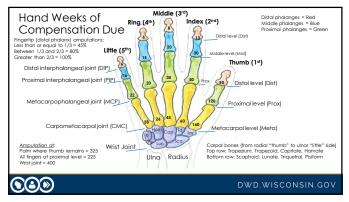


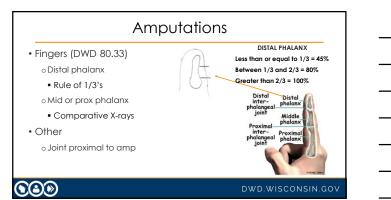
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# Statutory minimum ratings (DWD 80.32) Permanent Disability Several procedures Lost range of motion Nerve injuries Other https://dwd.wisconsin.gov/dwd/publications/wc/wkc-7761-p.htm

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# Statutory Minimum Ratings

- Assumptions
  - o Excellent surgical outcome
  - No prior disability
- $\bullet$  Other elements of disability: If present, shall result in a

**higher estimate** oPain

Altered sensation

Weakness

oUnstable grafts

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
  - o 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

- $_{\odot}$  Total knee arthroplasty (TKA) = 50%
- $_{\odot}$  Partial knee replacement/unicompartmental knee arthroplasty (UKA) = 45%
- Replacement of any portion of the prosthesis = partial joint replacement
- 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%
  - $\circ\operatorname{Total}$  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
  - Laminectomy Facetectomy Other
  - 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%

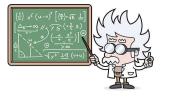
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# Additional PPD Considerations

- 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 hand
    - First equal or lesser disability = 100%
    - Second + third equal or lesser disability = 150%



 • 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
- R 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
  - o 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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