



Catastrophic Workers' Compensation

What are my rehab benefits and entitlements?

Rehabilitation benefits are services that the State Board determines are "reasonably required and appear likely to restore an injured employee to (a) maximum physical condition and (b) suitable employment.

The date of accident is very important when determining whether an injured employee is entitled to rehabilitation benefits. All claims with a date of accident prior to July 1, 1992 are automatically entitled to rehabilitation services. For dates of accident after July 1, 1992, the claim must be designated as "catastrophic" for the injured worker to receive mandatory rehabilitation services. However, if the parties agree, these services may be provided to non-catastrophic cases.



GA Workers' Comp Catastrophic Designations

To be designated as "catastrophic", the Georgia Workers' Compensation Code recognizes a few serious injuries that automatically qualify as "catastrophic." These injuries are:

A severe spinal cord injury involving paralysis of an arm, leg, or trunk;

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An amputation of an arm, hand, foot, or leg involving the effective loss of use of the appendage;

2

A severe brain or closed head injury where there is severe sensory or motor disturbances, as well as disturbances in communication, cerebral functioning or consciousness, or neurological disorders;

3

Second or third degree burns over 25% of the employee's body or third degree burns to 5 percent or more to the face or hands;

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Total or industrial blindness.

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The code also recognizes any other injury of a nature and severity that prevents the injured worker from being able to perform his or her prior work and any work available in substantial numbers within the national economy for which the employee is otherwise qualified.

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A catastrophic claim designation may potentially entitle an injured worker to income benefits, medical benefits, and rehabilitation services for the remainder of his or her life. Obviously, the insurance company will work extremely hard to avoid the claim to be designated as such.