

## PINNACOL ASSURANCE GLOSSARY OF CLAIMS TERMS

**Average Weekly Wage (AWW)** – Gross wages an injured worker is earning at the time of an injury.

**Division Independent Medical Exam (DIME)** – Can be requested through the Division of Workers' Compensation by either the injured worker or the carrier if they do not agree with the treating physician's determination of maximum medical improvement and/or permanent medical impairment.

**Division of Workers' Compensation (DOWC)** – Administers and enforces the Colorado Workers' Compensation Act and Rules of Procedure.

**Final Admission (FA)** – Filed by a workers' compensation carrier with the Division of Workers' Compensation, injured worker, and employer after maximum medical improvement is reached. It states the carrier's position on past and future benefits owed. The injured worker has 30 days to object if he or she does not agree.

**Formal Modified Job Offer** – A letter to the injured worker offering temporary modified duty tasks that have been approved by the treating physician. It is delivered to the injured worker using a certified letter or certificate of service and complies with the requirements outlined in Rule 6 (4) of the Division of Workers' Compensation Rules of Procedure.

**General Admission (GA)** – Initial GA is filed with the Division of Workers' Compensation, injured worker, and employer when the carrier admits compensability. It is filed within 20 days of notice of claim involving lost time in excess of three shifts or possible permanent medical impairment. Subsequent General Admissions are filed whenever there is a modification of amount or termination of temporary disability benefit payments. Supporting documents must be attached.

**Maximum Medical Improvement (MMI)** – Determined by the treating physician when there is no further medical treatment that is reasonably expected to improve the injured worker's medical condition. This is the point at which temporary disability ends (if it has not ended previously) and the physician makes a determination of permanent medical impairment or no permanent medical impairment.

**Permanent Impairment Rating (PIR)** – The percentage of permanent medical impairment determined by a treating physician when he places the injured worker at maximum medical improvement.

**Permanent Medical Impairment** – A permanent loss of function to a body part that is a direct result of a work injury and can be measured in accordance with the American Medical Association Guide to Evaluation of Permanent Impairment, Third Edition.

**Permanent Partial Disability (PPD)** – Paid when it is determined that an injured worker has permanent medical impairment. The permanent impairment rating determined by the treating physician is converted into a dollar amount pursuant to the Colorado Workers' Compensation Act. Scheduled PPD is paid for permanent medical impairment to an extremity (i.e., arm, leg, finger). The dollar amount is based on a schedule for each body part. Whole person PPD is paid for permanent medical impairment for body parts that are not on the schedule and is normally used for injuries involving the back or neck. The dollar amount is based on a formula provided by the Workers' Compensation Act. The formula includes an age factor found in the Age Factor Chart provided by the Division of Workers' Compensation. Age factors begin at 1.0 for persons 60 and older and increase to 1.8 for persons 20 or younger. The formula is age factor *times* temporary total disability rate *times* 400 weeks *times* doctor's permanent impairment rating. Factors that change the dollar amount for the same rating include age and temporary total disability rate.

**Rule 6** – A Division of Workers' Compensation rule that states when the carrier may modify, terminate or suspend temporary disability benefits.

**Temporary Partial Disability (TPD)** – Paid when an injured worker is unable to return to his or her regular position due to an injury but is working part time or at lower wage. It is calculated at two-thirds of the difference between pre-injury gross average weekly wage and current gross weekly earnings.

**Temporary Total Disability (TTD)** – Paid when an injured worker is not working because he or she is unable to perform his or her regular job due to the injury. It is calculated at two-thirds of the pre-injury gross average weekly wage, up to a maximum weekly amount of \$753.41. It begins after the injured worker is unable to work more than three scheduled shifts.