

PERMANENT DISABILITY FACT SHEET

What is Permanent Disability?

If your injury or illness results in permanent impairment that reduces your ability to compete in the job market, whether you are able to return to your job or not, you are entitled to **permanent disability (PD)** benefits.

How is Permanent Disability Determined?

Permanent disability can be evaluated only after your doctor decides that your injury or illness has become stable and further change is not likely. At that time, your condition has become **permanent and stationary (P&S)**. Your doctor will send a report to the claims administrator advising whether or not there is any permanent disability. The manner in which permanent disability is determined depends on your date of injury and whether or not you have an attorney.

For Dates of Injury before 1991:

If your injury occurred before 1991, your treating doctor may determine the amount of permanent disability. An independent consulting doctor may also be used to make this determination.

If you have an attorney, he or she will help you select a doctor.

For Dates of Injury in 1991, 1992 or 1993:

If your injury occurred in 1991, 1992 or 1993 a **Qualified Medical Evaluator (QME)** must determine the amount of permanent disability. QMEs are independent medical evaluators certified by the State **Industrial Medical Council (IMC)**. If your treating doctor determines that you have permanent disability as a result of your industrial injury, the claims administrator will send you forms for you to describe your disability and to select a QME from a panel appointed by the IMC. Your employer will pay for the cost of that examination. When you receive the panel of QMEs from the IMC, you have the responsibility to select a physician from the panel and set up an examination. Please notify the claims administrator when you have made your appointment.

If you have an attorney, he or she will assist you in selecting a QME. If all parties agree, an **Agreed Medical Evaluator (AME)** may also evaluate you. You should discuss your options with your attorney.

For Date of Injury on or after 1/1/1994:

If your injury occurred on or after 1/1/1994, your treating doctor may perform the permanent disability evaluation. At that time, the claims administrator may ask you to complete a form to describe your disability. If either you or the Claims Administrator disagree with your doctor's findings, you may request a QME panel from the IMC. The Claims Administrator will send you the forms to select a QME. Your employer will pay for the cost of that examination. When you receive the panel of QMEs from the IMC you have the responsibility to select a physician from the panel and to set up an examination. Please notify the claims administrator when you have made your appointment.

If you have an attorney, he or she will assist you in selecting a QME. If all parties agree, you may also be evaluated by an AME. You should discuss your options with your attorney.