

## *Course Summary*

**Program: State Education Program – Iowa**

**Educational Partner: Likes Myerson Hatch LLC**

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### **Module 1: Overview**

**Instructor:** Bryan S. Hatch (Likes Myerson Hatch LLC)

**Description:** This module introduces the Iowa Division of Workers' Compensation, filing requirements, rate calculations, and compensability rules. Students learn the foundational elements that define claims handling in Iowa.

#### **Learning Objectives:**

- Understand the structure and authority of Iowa's Workers' Compensation Division (WCD).
- Apply reporting and notice requirements in claims handling.
- Recognize statutory rules on compensability, intoxication, and mental claims.

#### **Outline:**

- 1) Iowa Workers' Compensation Division
  - a) Structure under DIAL
  - b) Commissioner and deputy commissioners
- 2) Filing Requirements
  - a) FROI via EDI within 4 days
  - b) Injury triggers (time loss, permanent injury, death)
- 3) Rate Information
  - a) Gross wage calculation (13-week history, marital status, exemptions)
  - b) Rate tables and resources
- 4) Investigation Standards
  - a) Reasonable investigation requirement
  - b) Medical opinions and fairly debatable claims
- 5) Notice & Limitations
  - a) 90-day notice rule
  - b) Statute of limitations (2–3 years, discovery exception)
  - c) Defenses (intoxication, mental claims, substantial factor test)

**Keywords:** Iowa WCD, EDI reporting, gross wage, rate tables, notice, intoxication defense, compensability

## Module 2: Benefits

**Instructor:** Bryan S. Hatch (Likes Myerson Hatch LLC)

**Description:** This module reviews the types of benefits available in Iowa, including medical, temporary, permanent, and death benefits. It explains waiting periods, rating methods, and scheduled vs. unscheduled injuries.

### Learning Objectives:

- Distinguish between temporary, permanent, and death benefits.
- Calculate disability ratings using AMA Guides and scheduled member charts.
- Apply rules for suspending or terminating weekly benefits.

### Outline:

- 1) Types of Benefits
  - a) Medical, TTD, TPD, PPD, PTD, death benefits
- 2) Temporary Benefits
  - a) 3-day waiting period
  - b) TTD/TPD calculation methods
- 3) Medical Care
  - a) Employer-directed treatment
  - b) Alternate care and utilization review
- 4) Permanent Benefits
  - a) Estimated vs. actual ratings
  - b) AMA Guides (5th Edition)
  - c) Right to second opinion
- 5) Scheduled Member Impairments
  - a) Table of weeks for specific losses
  - b) Calculation formula ( $\% \times \text{weeks} \times \text{rate}$ )
- 6) Body as a Whole
  - a) 500 weeks maximum
  - b) Industrial disability factors
- 7) IMEs
  - a) Employer vs. employee rights
  - b) Attendance rules and consequences

**Keywords:** TTD, TPD, PPD, PTD, AMA Guides, scheduled member chart, industrial disability, IME

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## Module 3: Legal

**Instructor:** Bryan S. Hatch (Likes Myerson Hatch LLC)

**Description:** This module explains Iowa's legal framework for workers' compensation, including petitions, penalties, the Second Injury Fund, litigation, and settlement types.

### Learning Objectives:

- Understand Iowa's petition and arbitration process.
- Recognize penalties and employer obligations for delayed payments.
- Apply settlement procedures and jurisdictional rules.

### Outline:

- 1) Petitions & Arbitration
  - a) Filing procedures and timelines
  - b) Offensive vs. defensive arbitration
  - c) Case timelines (12–15 months)
- 2) Penalties
  - a) Up to 50% for delayed payments
  - b) Interest awards
- 3) Second Injury Fund (SIF)
  - a) Requirements for first and second injury
  - b) Impact on employer exposure
- 4) Litigation Process
  - a) Discovery tools (depositions, RFPs, interrogatories)
  - b) Hearings before ALJs
  - c) Appeals to Commissioner, District Court, Court of Appeals, Iowa Supreme Court
  - d) Voluntary mediation
- 5) Settlements
  - a) Compromise Settlement (closes claim)
  - b) Agreement for Settlement (leaves medical open)
- 6) Jurisdictional Issues
  - a) Multi-state claims
  - b) Contract for hire rules

**Keywords:** arbitration, penalties, SIF, ALJ hearings, settlements, jurisdiction, litigation process

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NOTE: Artificial Intelligence was used in the creation of this document.