

Claimsene

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ACA Around the Community



Pictured here left to right, ACA Past President Kowalski Brown, John Zanders, Salvation Army, and ACA President Adolphus Drain

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Letter from The President Adolphus Drain



Greetings fellow ACA members,

Summer is winding down and I am getting a little bit of FALCONS FEVER (Rise up!) and I hope to see my first World Series game in Sun Trust Park this October.

I love the fall.

Atlanta Claims is happy to be blessed enough to give back to our community. Our donations to the Salvation Army and the Cobb County Schools Homeless Liaison Project will be a difference maker and you all should be proud.

We will have some announcements soon about our fall activities. Bowling will return (Kowalski's bowling ball, funny) and should be tons of fun. Plans are in works for our first webinar. Please check your email for dates and sign up instructions in the next week or so.

Lastly, the Board set a goal of 100 new members. To date, we have 20 new members (Thank you and welcome!!!!). Asking every member of ACA to reach out to a colleague and ask them to join you as an ACA member. Below please find a link to membership.

<https://www.atlantaclaims.com/membership>

See y'all soon. Thanks for allowing me to serve you.

Adolphus Drain aka PACA



Please join us on LinkedIn.
Just log into LinkedIn and click the link below to go directly to our group page.



For our Facebook Group, please click below:



For submissions to the ACA Claimscene, please contact Angela Patman:
angela.patman@thehartford.com



Recent Changes to the Georgia Workers' Compensation Act

By Matt Walker
Drew Eckl & Farnham

Senate Bill 135 was recently signed into law by Governor Brian Kemp, making a number of revisions to the Georgia Workers' Compensation Act. These revisions went into effect on July 1, 2019. As detailed below, the enacted changes provide additional benefits for employees, while increasing the potential costs for employers and insurers.

Indemnity Benefits

Although the maximum rate for temporary total disability (TTD) benefits has increased incrementally in recent years, it made a more substantial jump this year. For injuries occurring on or after July 1, 2019, the maximum TTD benefit rate was increased from \$575 per week to \$675 per week. As always, the maximum permanent partial disability (PPD) benefit rate automatically matches the TTD rate at \$675. The maximum temporary partial disability (TPD) benefit rate was also increased from \$383 per week to \$450 per week.

Death Benefits

The maximum weekly death benefit also automatically increased to match the maximum TTD rate. In light of this, the legislature also raised the maximum potential death benefit to a sole surviving spouse. The maximum compensation for a surviving spouse as a sole dependent at the time of death increased from \$230,000 to \$270,000.

Medical Benefits

The Act was previously amended in 2013 to limit medical benefits in non-catastrophic cases to a period of 400 weeks from the date of accident. This year, certain exceptions to that 400-week cap were enacted. Effective July 1, 2019, the cap no longer applies to the "maintenance, repair, revision, replacement, or removal" of prosthetic devices, spinal cord stimulators, or intrathecal pain pumps, provided such devices or items were originally furnished during the first 400 weeks from the date of injury. Likewise, the 400-week cap no longer applies to the "maintenance, repair, revision, replacement, or removal of durable medical equipment, orthotics, corrective eyeglasses, or hearing aids," again provided that such items were originally furnished during the 400-week period from the injury date. The term "durable medical equipment" is defined as "an apparatus that provides therapeutic benefits, is primarily and customarily used to serve a medical purpose and is reusable and appropriate for use in the home." Specific examples of durable medical equipment are listed as wheelchairs, beds/mattresses, traction equipment, canes, crutches, walkers, oxygen, and nebulizers.

While these types of devices and items are perhaps more commonly seen in catastrophic cases (where the 400-week cap is inapplicable), they now must be accounted for on a lifetime basis even where they are furnished in non-catastrophic claims. Importantly, the language of the statute makes these exceptions to the 400-week cap retroactive, such that they apply to existing claims.


Conclusion

While there were not many changes to the Act this year, the changes that were enacted will increase claim costs for employers and insurers. In particular, the exceptions created to the 400-week cap on medical benefits have the potential to drive up claim values significantly, and claims involving the items and devices that are the subject of these exceptions will need to be monitored closely and evaluated accordingly.




New Members for June & July

<p>Eric Cruz (May) Broadspire Services Inc. Liability Claim Examiner</p> <p>Synnovia Patterson CompTrust AGC Adjuster</p> <p>Ilonna Merchant Next Level Administration Sr. Claims Administration</p> <p>Charmaine Taylor Dycom Industries Sr. WC Analyst</p>	<p>Michael Hernandez Chronovo, Inc. Chief Client Officer</p> <p>Cranston McIntosh RCM Restoration Services Businesses Development Specialist</p> <p>Kensi Weir HomeCare Connect GA Sales Rep</p>
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