

Statement

Insurance Association of Connecticut

Labor and Public Employees Committee

February 24, 2011

HB 6408, An Act Concerning Post-Traumatic Stress Disorder And The Workers' Compensation Act

The Insurance Association of Connecticut (IAC) opposes HB 6408, which would permit "post-traumatic stress disorder" claims under the state's Workers' Compensation Act.

The Workers' Compensation Reform Act of 1993 limited the availability of stress related to claims to instances caused by a physical injury or occupational disease. Those limitations were properly put in place in 1993 to prevent the explosion of such claims in Connecticut, as had been experienced in other states. In California stress claims became an epidemic and were as much as 15 percent of the total claims in the system.

Unlike an orthopedist treating a broken leg, the diagnosis and determination of causation of such a stress claim without linkage to a physical injury is totally within the subjective determination of the provider, and invites misuse and abuse of the workers' compensation system. The cost of workers' compensation coverage would correspondingly increase.

IAC urges rejection of HB 6408.