



State Worker's Compensation Overview

Iowa

Presented by **Heffernan Insurance Brokers**

Issue	Regulation	Comments
Employee's Notice to Employer	Within 90 days	Time starts on the date of injury.
Employee's Claim Filing Requirements	Within two years	Claims must be filed within two years of when the injury occurred or within three years of the last week of weekly compensation benefits.
Employer's Report of Accident	Within four working days	Must report all injuries resulting in more than three days of disability.
Waiting Period	Three days	Payable retroactively if incapacity exceeds 14 calendar days.
Temporary Total Disability (TTD) Benefits	<u>July 1, 2024 – June 30, 2025</u> Max: \$2,274.00 per week <u>July 1, 2023 – June 30, 2024</u> Max: \$2,199.00 per week	TTD rate is 80 percent of the spendable earnings, subject to the limits in effect on the date of injury.
Temporary Partial Disability (TPD) Benefits		TPD rate is 66 and 2/3 percent of the difference between pre-injury average gross weekly earnings and actual earnings, subject to the limits in effect on the date of injury.
Death Benefits		Death benefit rate is 80 percent of the deceased employee's weekly spendable earnings, subject to limits in effect on the date of injury. Employers must also pay funeral expenses up to a maximum in effect on the date of injury that caused death.
Permanent Partial Disability (PPD)	<u>July 1, 2024 – June 30, 2025</u> Max: \$2,092.00 per week Min: \$398.00 per week <u>July 1, 2023 – June 30, 2024</u> Max: \$2,023.00 per week Min: \$385.00 per week	PPD rate is 80 percent of the weekly spendable earnings, subject to the limits in effect on the date of injury. The number of weeks an employee may receive PPD benefits depends on the nature and extent of the permanent impairment.
Coverage of Minors	Yes	Benefits are payable to the minor's legal guardian. Future earnings are considered if the minor worked as an apprentice.
Coverage of Occupational Disease	All diseases	Disease must be incidental to the character of the business, occupation or process in which the employee was employed and not independent of the employment.

ADDITIONAL INFORMATION

[Iowa Division of Workers' Compensation](#)

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