



# State Worker's Compensation Overview Missouri

Presented by **Heffernan Insurance Brokers**

Issue	Regulation	Comments
Employee's Notice to Employer	Within 30 days	The notice must be in writing. Late notification may be excusable if the employer is not prejudiced by it.
Employee's Claim Filing Requirements	Within two years	Time begins running on the date of injury or the last payment of weekly benefits.
Employer's Report of Accident	Within 30 days	Employers must report injuries to their insurance carriers within five days of learning of them.
Waiting Period	Three days	Benefits for the first three days are payable retroactively paid if the disability exceeds 14 days.
Temporary Total Disability (TTD) Benefits	<u>July 1, 2023 to June 30, 2024</u> Max: <b>\$1,186.51</b> per week <u>July 1, 2022 to June 30, 2023</u> Max: \$1,160.17 per week	An employee's weekly benefit rate is 66 and 2/3 percent of average weekly earnings (AWE), subject to the maximum in effect on the date of injury for the type of benefit payable.  New maximums become effective as of July 1 each year. Benefits are also subject to a minimum of \$40 per week.
Permanent Partial Disability (PPD) Benefits	<u>July 1, 2023 to June 30, 2024</u> Max: <b>\$621.51</b> per week <u>July 1, 2022 to June 30, 2023</u> Max: \$607.71 per week	
Death Benefits	<u>July 1, 2023 to June 30, 2024</u> Max: <b>\$1,186.51</b> per week <u>July 1, 2022 to June 30, 2023</u> Max: \$1160.17 per week	Death benefits are payable at the TTD rate to surviving dependents. Employers must also pay funeral expenses of up to \$5,000 for a deceased employee.
Coverage of Minors	Yes	Future earnings are considered in calculating benefits. Rate is increased by 50 percent if employer knowingly employed the minor illegally.
Coverage of Occupational Disease	All Diseases	Compensable only if the occupational exposure was the prevailing factor in causing both the medical condition and disability.

## ADDITIONAL INFORMATION

[Missouri Department of Labor and Industrial Relations](#)

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## Heffernan Insurance Brokers

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