Issue 4: Temporary Total Disability (TTD)



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What is TTD?

Temporary total disability (TTD) is a benefit that pays compensation to a worker when they have a workrelated injury or disease (called a compensable injury) that temporarily stops them from being able to do any work.

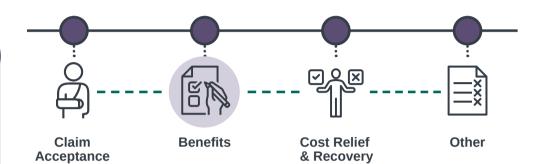


<u>Workers' Compensation Act,</u> RSA 2000, c W-15

WCB Policy:

04-02 Part I 04-02 Part II, Application I

Sample Decisions: 2020-0183



When is a worker eligible for TTD benefits?

A worker is eligible for TTD benefits when:

- There is medical evidence the work-related injury (called a compensable injury) has resulted in temporary work restrictions; and
- The work restrictions prevent the worker from resuming pre-accident or other suitable employment

What questions does the panel ask to decide the appeal?

Typically, a panel will ask the following questions:

Does the weight of medical evidence establish:

- That the compensable injuries resulted in temporary work restrictions? and
- That the temporary work restrictions prevented the worker from resuming pre-accident or other suitable employment?

The policy also allows TTD benefits to be continued even when a worker is able to work. In these cases, the panel may also ask the following question: Was the period of the worker's disablement prolonged, through no fault of their own, due to one or more of the circumstances identified in Policy 04-02 Part II, Application 1, Question 2? And specifically:

- The unavailability of a hospital bed or other treatment facility
- The existence of a concurrent condition
- · The unavailability of suitable modified work

What types of evidence are commonly used to answer the questions?

- · Medical report addressing work restrictions
- National Occupation Classification (NOC) report
- Workplace assessment
- · Modified work offers/descriptions