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ppi rating workers comp

## ★ What is a Permanent Partial Impairment Rating (PPI)?

Published 06/13/2012 | By RKwci2011

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An impairment rating is assigned by a doctor when the injured worker reaches a point where his or her injury will not significantly improve with further medical treatment (also known as **maximum medical improvement** or **state of quiescence**). In short, a **permanent partial impairment rating (PPI)** is a medical doctor's determination of some permanent loss of function of a body part(s) as a result of an employee's work accident. The rating does not take into account your ability to do your old job again.

Only a doctor can provide this rating. The doctor should assign a rating after consulting the latest edition of *The American Medical Association Guides to the Evaluation of Permanent Impairments*. This rating will then convert into a dollar amount which will be offered as a settlement to the injured worker through an *Agreement to Compensation of Employee and Employer (Form 1043)*. The settlement is only meant to compensate an injured worker for his or her bodily losses due to the work accident.

If you agree with the rating and want to settle your claim, then you just need to sign the agreement and return it to the insurance carrier. They will forward it on to the Worker's Compensation Board for their approval and signature. Once approved by the Board, the insurance carrier will send you a check for the settlement award.

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