

## Introduction to the Pennsylvania Bureau of Workers' Compensation

Link to website: <http://www.dli.state.pa.us/landi/cwp/view.asp?a=138&q=220671>

### A Brief History of Pennsylvania Workers' Compensation Law

In 1915, the Pennsylvania Legislature enacted the Pennsylvania Workmen's (Workers') Compensation Act (Act). The statute charges the Department of Labor and Industry, Bureau of Workers' Compensation (Bureau), with carrying out the administrative and appeal obligations defined in the Act and specifies compensation for employees who are injured as a result of employment without regard to fault. Amendments eventually merged the compensation for injuries and occupational diseases into this Act. The statute defines the benefits available to Pennsylvania workers, the conditions under which benefits are available, and the procedures for obtaining them.

The workers' compensation system protects both employees and employers. Employees receive medical treatment and are compensated for wage loss associated with work-related injuries and disease, and employers provide for the cost of such coverage while being protected from direct lawsuits by employees.

Workers' compensation coverage is mandatory for most employers under Pennsylvania law. Employers who do not have workers' compensation coverage may be subject to suits by employees and to criminal prosecution by the Commonwealth.

Some employers are exempted from worker's compensation coverage. Exemptions include people covered under other workers' compensation acts, such as railroad workers, longshoremen, and federal employees; domestic servants (coverage is optional); agricultural workers who work fewer than 30 days or earn less than \$1,200 in a calendar year from one employer; and employees who have requested and been granted exemption due to religious beliefs or their executive status in certain corporations.

In Pennsylvania, employers can obtain workers' compensation insurance through a licensed insurance carrier or the State Workers' Insurance Fund (SWIF). In addition, employers can apply to the Bureau to seek approval to self-insure. Self-insurance is granted by the Bureau based on criteria established by the Act and the department.

Link for providers to search PA employer WC insurance information:  
<http://www.dli.state.pa.us/landi/cwp/view.asp?a=138&q=244646>

Link for providers to search for an insurer's Bureau carrier code:  
<http://www.dli.state.pa.us/landi/cwp/view.asp?a=138&Q=58481>

Employees are covered for the entire period of their employment. Therefore, coverage begins the first day on the job. Injuries or diseases caused or aggravated by employment are covered under workers' compensation, regardless of the employee's previous physical condition.