

WORKMEN'S COMPENSATION AND INSURANCE

TABLE 11-F. COVERAGE OF OCCUPATIONAL DISEASES

Full Coverage		
Alaska	Massachusetts	Pennsylvania
Arkansas	Michigan	Puerto Rico
California	Minnesota	Rhode Island
Connecticut	Missouri	South Carolina
Delaware	Nebraska	Utah
District of Columbia	Nevada	Virginia ¹
Florida	New Jersey	Washington
Hawaii	New York	West Virginia
Illinois	North Dakota	Wisconsin
Indiana	Ohio	United States
Kentucky	Oregon	Federal employees
Maryland		Longshoremen
Schedule Coverage		
Alabama	Louisiana	Oklahoma
Arizona	Maine	South Dakota
Colorado	Mississippi	Tennessee ²
Georgia	Montana	Texas
Idaho	New Hampshire	Vermont
Iowa	New Mexico	
Kansas	North Carolina	
No Coverage		
Wyoming ³		

Source *State Workmen's Compensation Laws*, Bulletin 161, U.S. Department of Labor, rev 1964

NOTES (Be sure to check latest rulings).

¹ Employer may elect schedule coverage.

² Full coverage possible.

³ Some workers have won benefits through court decisions.

ure to give certain information, or for misleading omissions from his health history

Since occupational diseases develop or "accumulate" over a long period of time during which a worker may have several different employers, some provision must be made for fixing responsibility. In most states, the employer under whom the employee was last injuriously exposed is held liable for the compensation. Some states provide that the last employer may appeal to the commission to have the costs for compensation properly apportioned among the other employers who are liable.

In any event, it behooves an employer to require physical examination of all new employees at the time of hiring, not only to fix responsibility for occupational diseases,

existing hernias, and other physical weaknesses or disabilities, but also, of even more importance, to facilitate proper placement. Periodic re-examinations should be made when specific operations include silica, lead, asbestos, and other hazardous exposures.

There is much controversy concerning whether loss of hearing should be considered an industrial disease. In some states, benefits are established for industrial loss of hearing according to certain formulas, in others, total and permanent industrial loss of hearing is considered an accident and treated as such under the workmen's compensation laws.

With the growing use of sources of atomic energy for industrial purposes, the full protection of workers who are injured