



## Fact Sheet

# Understanding Maximum Medical Improvement

### What is MMI?

As an injured worker, you may reach a point in your recovery called maximum medical improvement (MMI). This means your condition has stabilized and further functional improvement is unlikely, despite continued medical treatment or physical rehabilitation. MMI refers to your allowed conditions and is not related to your ability to return to work.

Under Ohio's workers' compensation law, once you reach MMI, temporary total (TT) compensation must be terminated. However, medical treatment needed to maintain the stability of your condition may continue in your claim. If at a future date you become temporarily and totally disabled, you may be entitled to TT benefits again.

### How is MMI determined?

- Physician of record determines MMI — he or she submits information to BWC. Then, BWC issues an order terminating TT on the date your physician indicates.
- Independent medical examination (IME) report states you have reached MMI — BWC will send a copy of the medical report to your physician of record, you, your employer and all representatives. BWC will follow up with your physician to see if he or she agrees with the medical exam. If your physician agrees, BWC will issue an order terminating TT on the date of your exam or the date your physician gives BWC.
- Industrial Commission of Ohio (IC) determines MMI — If your physician does not agree with the IME report, BWC will refer your claim to the IC for a final MMI decision. The IC will notify you, your employer and all representatives of the date, time and location of the hearing. You may continue to receive TT up to the date of the hearing, as long as medical evidence supports the disability due to your work-related injury.

### What happens next?

If your TT compensation ends because of MMI, you may be entitled to other benefits such as:

- Rehabilitation — Injured workers may be entitled to a variety of return-to-work programs including rehabilitation services;
- Wage loss — If, because of physical restrictions resulting from your work-related injury, you return to work at a lower wage or less hours you may be eligible for working wage loss. If you cannot find a job within your physical limitations, you may be eligible for non-working wage loss;
- Percentage of permanent partial disability — BWC provides compensation for permanent partial damage that results from the work-related injury;
- Lump sum settlement — Injured workers can receive a final, lump sum payment for their claim(s);
- Permanent total disability — Injured workers who cannot return to any form of employment because of their work-related injury may be eligible for permanent total benefits. The IC makes this decision.

### For more information

Call **1-800-OHIOBWC** (1-800-644-6292) and press 0 or contact your claims service specialist at your local customer service office.

Visit us on the Internet at:  
**[www.ohiobwc.com](http://www.ohiobwc.com)**