

Presumptive benefits for PTSD

What workers and employers need to know

As of October 26, 2018, changes to the *Workers' Compensation Act* will make it easier for frontline or emergency response workers to access workers' compensation. It will now be presumed that a diagnosis of PTSD is because of the important and challenging work they do, which exposes them to traumatic events more often than other workers.

WCB Nova Scotia will do all we can to help these workers get the care and support they need quickly and easily. A dedicated and experienced team is ready to help. The first step is to contact us. If you're a **frontline or emergency response worker** as defined in the regulations, here's what you need to do.

Have you previously had a claim denied for PTSD, and wish to re-file?

Your information is on file with us, so unless something has changed, there's no need to send anything. You can:

- **Call us toll-free at 1-800-870-3331; or**
- **Send us a letter: WCB Nova Scotia, PO Box 1150, Halifax, NS, B3J 2Y2; or**
- **Send us a fax, at 902-491-8001.**

When you contact us, we will review your claim.

Unfortunately, we can't send or receive private claim information by email due to privacy rules.

Would you like to file a new claim for PTSD?

If you think you might be suffering from PTSD, the most important thing is that you seek help. Talk to your primary care provider. To get the process started, here's what you need to do:

- When you tell your primary care provider the way you're feeling is because of your work, they will send a report to WCB. This will start the claim process. Your employer will be notified when we receive the report about your visit.
- Or, you may also wish to speak to your employer, who can fill out an injury report together with you.

We will assign you a case manager, who will be in touch with you about next steps.

In all cases, a PTSD diagnosis from a psychiatrist or psychologist will be required. Contact us and we can help facilitate an appointment.

WCB Nova Scotia is committed to supporting workers whose lives have been impacted by workplace injury, ensuring they receive the benefits to which they are entitled.

Important: Presumption does not guarantee that a frontline or emergency response worker who files a claim, or refiles a previously denied claim, will have that claim accepted.

If you think you might be suffering from PTSD, reach out and seek help. Talk to your loved ones, talk to your primary care provider, or talk to your employer. If you are in crisis, take immediate action — **call Nova Scotia's mental health crisis line at 1-888-429-8167.**

What is different for frontline or emergency response workers under presumption?

Frontline or emergency response workers will no longer have to prove a diagnosis of PTSD is work-related – it will be presumed. This removes a step from the process, making it quicker and easier.

We know the nature and complexity of claims related to PTSD need a different case management approach. WCB will ensure workers get the support they need quickly and efficiently, by a dedicated and experienced case manager.

I have a PTSD diagnosis, is there a limit on the time I have to file?

If you received a diagnosis of PTSD, you have five years from the diagnosis date to file a claim.

I have a PTSD diagnosis prior to October 26, 2013, am I still covered under presumption?

Regulations have a limitation of October 26, 2013, meaning prior to that date, there was no presumption in place. However, that doesn't mean you can't access benefits. If your workplace has WCB coverage, if you are exposed to a traumatic event or events, and you think you have a psychological injury, you should talk to your primary care provider or report it to your employer.

Can my primary care provider diagnose PTSD?

Talking to your primary care provider will start the claim process. In all cases, a PTSD diagnosis from a psychiatrist or psychologist will be required. Contact us and we can help facilitate an appointment.

How do I know if my occupation is covered under presumption?

Frontline and emergency response occupations have been defined as:

- Police;
- Paid and volunteer firefighters;
- Paramedics;
- Nurses;
- Correctional officers (including youth workers in a correctional facility);
- Continuing care assistants;
- Emergency-response dispatchers; and
- Sheriffs.

For these workers, it is presumed that a PTSD diagnosis is work-related, unless the contrary is shown.

However, if your occupation isn't listed under presumption, it doesn't mean you can't access benefits. If your workplace has WCB coverage, if you were exposed to a traumatic event or events, and you think you have a psychological injury, you should talk to your primary care provider.

What if I'm no longer employed as a frontline or emergency response worker?

The important date is the date of your diagnosis. You have five years from the diagnosis date to report the PTSD to your doctor or employer, which will start the claims process. Even if you left work as a frontline or emergency response worker years ago, and you since have been diagnosed with PTSD, you may qualify for benefits.

For more information on the claim process, call 1-800-870-3331 or visit wcb.ns.ca.

Reaction to trauma at work? Contact us. Remember, the changes to the Act just mean certain types of workers no longer need to demonstrate their PTSD is work related. But, as always, any WCB-covered worker may qualify for benefits for psychological injury due to traumatic events at work. If a workplace has WCB coverage, workers are exposed to a traumatic event or events, and you think you have a psychological injury, you should talk to your primary care provider.