

COMPENSATION TABLE FOR MULTIPLE DIGITAL LOSS TO THE HAND

Calculation of compensation underwent changes with the Worker's Compensation Laws effective July 1, 1997

The Worker's Compensation Act defines the value of the loss by amputation or loss of use of the various digits of the hand and their phalanges. It likewise fixes the value of the arm below the elbow at 40 degrees. The value of multiple losses of the digits of the hand and their phalanges is not defined.

The Worker's Compensation Board has attempted to relate the value of these losses in relationship to the value of the arm below the elbow. The Board generally applies the following formula to the closest degree practical. This formula has been revised and updated along with the Worker's Compensation Act to ensure that the most current laws are given effect. This includes incorporating the doubling provision, added to IC 22-3-3-10(c)(2) in 1997, into the formula.

The formula is as follows:

Step 1. Determine the value for the loss of each digit and/or phalange and calculate the total value.

Step 2. Calculate the percentage this total value equals of the 40 degrees.

Step 3. Increase the total value in Step 1 by the percentage in Step 2.

Example 1 (Loss of Use – Only): Loss of use of the first phalanges of the thumb and index finger is computed as follows:

| | | |
|--|---|---------------|
| Step 1. Value of the 1 st phalange of the thumb | = | 6 degrees. |
| Value of the 1 st phalange of the index finger | = | 2.67 degrees. |
| Total specific loss | = | 8.67 degrees. |

Step 2. 8.67 degrees/40 degrees = 21% of 40 degrees.

Step 3. 8.67 degrees increased by 21% ($8.67^\circ \times 1.21$) = 10.49 degrees.

Example 2 (Loss by Separation – Only): *Please note that the provision doubling compensation for amputations applies only to injuries sustained after 7/1/97.* Loss by separation of both the first phalanges of the thumb and index finger is computed as follows:

1. Determine the value for the combined loss as demonstrated in Example 1, and calculate the dollar value (Injury after 7/1/97 and before 6/30/98 at 10.49 degrees = \$7,990).

2. Determine the value for the loss by separation of each phalange as follows:

| | | |
|---|---|------------------------|
| Step 1. 1 st phalange of thumb | = | 6 degrees = \$4,500 |
| 1 st phalange of index finger | = | 2.67 degrees = \$2,002 |

3. Total the dollar values obtained from (1) and (2) ($\$7,990 + \$4,500 + \$2,002 = \$14,492$)

Example 3 (Loss of Use and Loss by Separation): *Please note that the provision doubling compensation for amputations applies only to injuries sustained after 7/1/97.* Loss of use of the first phalange of the index finger and loss by separation of the first phalange of the thumb is computed as follows:

1. Determine the value for the combined loss as demonstrated in Example 1 and determine the dollar value for this total (Injury after 7/1/97 and before 6/30/98 at 10.49 degrees = \$7,990).
2. Determine the dollar value for only the rating involving the loss by separation (6 degrees = \$4,500).
3. Total the dollar values obtained from (1) and (2) ($\$7,990 + \$4,500 = \$12,490$).

This can also be expressed as: $s + s^2/40$ when s equals the total specific loss (in degrees), though this results in a fractionally higher amount.