

In Idaho, both public and private employers must provide workers' compensation insurance for their employees. All businesses with one or more full-time or part-time employees are required to have a workers' compensation policy in place, unless the worker is specifically exempted by the Idaho Code.

Workers Compensation is managed by the Industrial Commission State Agency

# TOP 5 Workers' Compensation Questions in Idaho

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## What is workers' comp

Workers' compensation in Idaho is a mandatory insurance program designed to compensate injured workers for medical care and lost wages.

## How to get workers' comp?

In order to request benefits in a workers' compensation claim, you should aim to notify your employer or your employer's insurance company within sixty (60) days of the injury. You must also complete a First Report of Injury or Illness form to provide to the Idaho Industrial Commission.

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## How much does workers' comp cost?

Estimated employer costs for workers' compensation in Idaho are \$1.69 per \$100 covered in payroll. An employer's cost for workers' compensation coverage is based on payroll and the level of occupational risk that employees encounter.

## How does workers' comp work?

A workers' comp policy is a no-fault system that pays for these accidents and claims.

- Lost income for workers who can't perform job duties.
- Medical expenses for injury or illness on the job.
- Retraining expenses for employees unable to return.
- Permanent injury or disability for lasting injuries.
- Survivor benefits if employees are killed on the job.

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## Is workers' comp taxable?

Workers' compensation benefits are not normally considered taxable income at the state or federal level. The lone exception arises when an individual also receives disability benefits through Social Security disability insurance (SSDI) or Supplemental Security Income (SSI).