

State By State Workers' Comp Guide



At Granite Insurance, our mission is Empowering You to make informed decisions that protect your team and your bottom line. This chart highlights, by state, whether a "medical-only" discount is available and the waiting period before lost-time benefits begin.

STATE	MED ONLY DISCOUNT	WAITING PERIOD
Alabama	Yes	3 years
Alaska	Yes	3 years
Arizona	Yes	7 years
Arkansas	Yes	7 years
California	No	N/A
Colorado	No	N/A
Connecticut	Yes	3 years
Delaware	No	N/A
Florida	Yes	7 years
Georgia	Yes	7 years
Hawaii	Yes	3 years
Idaho	Yes	5 years
Illinois	Yes	3 years
Indiana	Yes	7 years
Iowa	Yes	3 years
Kansas	Yes	7 years
Kentucky	Yes	7 years
Louisiana	Yes	7 years
Maine	Yes	7 years
Maryland	Yes	3 years
Massachusetts	No	N/A
Michigan	Yes	7 years
Minnesota	Yes	3 years
Mississippi	Yes	5 years

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STATE	MED ONLY DISCOUNT	WAITING PERIOD
Missouri	Yes	3 years
Montana	Yes	5 years
Nebraska	Yes	7 years
Nevada	Yes	5 years
New Hampshire	Yes	3 years
New Jersey	No	N/A
New Mexico	Yes	7 years
New York	No	N/A
North Carolina	Yes	7 years
North Dakota	No	N/A
Ohio	No	N/A
Oklahoma	Yes	3 years
Oregon	No	N/A
Pennsylvania	No	N/A
Rhode Island	Yes	3 years
South Carolina	Yes	7 years
South Dakota	Yes	7 years
Tennessee	Yes	7 years
Texas	Yes	7 years
Utah	Yes	3 years
Vermont	Yes	3 years
Virginia	Yes	7 years
Washington	No	N/A
West Virginia	Yes	3 years
Wisconsin	Yes	3 years
Wyoming	No	N/A

Use this resource alongside proactive safety measures to reduce costs, minimize downtime, and keep your operation running smoothly—so you can focus on creating unforgettable adventures.

For questions or to discuss your workers' compensation program, contact Ruthie Rivers, Adventure & Entertainment Risk Consultant, at rrivers@graniteinsurance.com.