

11
12 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF MONTANA:

14 **NEW SECTION. Section 1. Coverage for posttraumatic stress disorder.** (1) A first responder may
15 have a compensable claim under Montana's workers' compensation and occupational disease laws relating to
16 posttraumatic stress disorder as provided in this section.

17 (2) The first responder must be diagnosed with posttraumatic stress disorder, according to the
18 most recent edition that is in publication as of July 1, 2025, of the Diagnostic and Statistical Manual of Mental
19 Disorders published by the American psychiatric association at the time of the diagnosis. The diagnosis for
20 posttraumatic stress disorder must find that the injury or occupational disease is caused by an event or events
21 that arise out of the course and scope of employment of the first responder but not a personnel-related action,
22 including but not limited to disciplinary action, changes in duty, job evaluation, or employment termination.

23 (3) A claim for posttraumatic stress disorder is subject to the provisions of Title 39, chapter 71,
24 unless the context requires otherwise.

25 (4) For the purposes of this section, the term "first responder" means a professional or volunteer
26 firefighter, law enforcement officer, dispatcher, employee of a county detention center or prison, ~~or any other~~
27 ~~authorized person who responds to an emergency in a professional capacity or an emergency care provider as~~
28 ~~defined in 50-6-202(2).~~

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2 **Section 2.** Section 39-71-105, MCA, is amended to read:

3 **"39-71-105. (Temporary) Declaration of public policy.** For the purposes of interpreting and

4 applying this chapter, the following is the public policy of this state:

5 (1) An objective of the Montana workers' compensation system is to provide, without regard to
6 fault, wage-loss and medical benefits to a worker suffering from a work-related injury or disease. Wage-loss
7 benefits are not intended to make an injured worker whole but are intended to provide assistance to a worker at
8 a reasonable cost to the employer. Within that limitation, the wage-loss benefit should bear a reasonable
9 relationship to actual wages lost as a result of a work-related injury or disease.

10 (2) It is the intent of the legislature to assert that a conclusive presumption exists that recognizes
11 that a holder of a current, valid independent contractor exemption certificate issued by the department is an
12 independent contractor if the person is working under the independent contractor exemption certificate. The
13 holder of an independent contractor exemption certificate waives the rights, benefits, and obligations of this
14 chapter unless the person has elected to be bound personally and individually by the provisions of
15 compensation plan No. 1, 2, or 3.

16 (3) A worker's removal from the workforce because of a work-related injury or disease has a
17 negative impact on the worker, the worker's family, the employer, and the general public. Therefore, an
18 objective of the workers' compensation system is to return a worker to work as soon as possible after the
19 worker has suffered a work-related injury or disease.

20 (4) Montana's workers' compensation and occupational disease insurance systems are intended to
21 be primarily self-administering. Claimants should be able to speedily obtain benefits, and employers should be
22 able to provide coverage at reasonably constant rates. To meet these objectives, the system must be designed
23 to minimize reliance upon lawyers and the courts to obtain benefits and interpret liabilities.

24 (5) This chapter must be construed according to its terms and not liberally in favor of any party.

25 (6) It is the intent of the legislature that:

26 (a) except as provided in [section 1], a stress claim, often referred to as a "mental-mental claim" or
27 a "mental-physical claim", is not compensable under Montana's workers' compensation and occupational
28 disease laws. The legislature recognizes that these claims are difficult to objectively verify and that the claims

1 have a potential to place an economic burden on the workers' compensation and occupational disease system.

2 The legislature also recognizes that there are other states that do not provide compensation for various
3 categories of stress claims and that stress claims have presented economic problems for certain other
4 jurisdictions. In addition, not all injuries are compensable under the present system, and it is within the
5 legislature's authority to define the limits of the workers' compensation and occupational disease system.

6 However, it is also within the legislature's authority to recognize the public service provided by firefighters and
7 to join with other states that have extended a presumptive occupational disease recognition to firefighters.

8 (b) for occupational disease or presumptive occupational disease claims, because of the nature of
9 exposure, workers should not be required to provide notice to employers of the disease as required of injuries
10 and that the requirements for filing of claims reflect consideration of when the worker knew or should have
11 known that the worker's condition resulted from an occupational disease or a presumptive occupational
12 disease. The legislature recognizes that occupational diseases in the workplace are caused by events
13 occurring on more than a single day or work shift and that the legislature has the authority to define an
14 occupational disease or a presumptive occupational disease and establish the causal connection to the
15 workplace. (Void on occurrence of contingency--sec. 7, Ch. 158, L. 2019.)

16 **39-71-105. (Effective on occurrence of contingency) Declaration of public policy.** For the
17 purposes of interpreting and applying this chapter, the following is the public policy of this state:

18 (1) An objective of the Montana workers' compensation system is to provide, without regard to
19 fault, wage-loss and medical benefits to a worker suffering from a work-related injury or disease. Wage-loss
20 benefits are not intended to make an injured worker whole but are intended to provide assistance to a worker at
21 a reasonable cost to the employer. Within that limitation, the wage-loss benefit should bear a reasonable
22 relationship to actual wages lost as a result of a work-related injury or disease.

23 (2) It is the intent of the legislature to assert that a conclusive presumption exists that recognizes
24 that a holder of a current, valid independent contractor exemption certificate issued by the department is an
25 independent contractor if the person is working under the independent contractor exemption certificate. The
26 holder of an independent contractor exemption certificate waives the rights, benefits, and obligations of this
27 chapter unless the person has elected to be bound personally and individually by the provisions of
28 compensation plan No. 1, 2, or 3.

5 (4) Montana's workers' compensation and occupational disease insurance systems are intended to
6 be primarily self-administering. Claimants should be able to speedily obtain benefits, and employers should be
7 able to provide coverage at reasonably constant rates. To meet these objectives, the system must be designed
8 to minimize reliance upon lawyers and the courts to obtain benefits and interpret liabilities.

9 (5) This chapter must be construed according to its terms and not liberally in favor of any party.

10 (6) It is the intent of the legislature that:

19 (b) for occupational disease claims, because of the nature of exposure, workers should not be
20 required to provide notice to employers of the disease as required of injuries and that the requirements for filing
21 of claims reflect consideration of when the worker knew or should have known that the worker's condition
22 resulted from an occupational disease. The legislature recognizes that occupational diseases in the workplace
23 are caused by events occurring on more than a single day or work shift and that it is within the legislature's
24 authority to define an occupational disease and establish the causal connection to the workplace."

26 **Section 3.** Section 39-71-116, MCA, is amended to read:

27 **"39-71-116. Definitions.** Unless the context otherwise requires, in this chapter, the following
28 definitions apply:

1 (1) "Actual wage loss" means that the wages that a worker earns or is qualified to earn after the
2 worker reaches maximum healing are less than the actual wages the worker received at the time of the injury.

3 (2) "Administer and pay" includes all actions by the state fund under the Workers' Compensation
4 Act necessary to for:

5 (a) investigation, review, and settlement of claims;

6 (b) payment of benefits;

7 (c) setting of reserves;

8 (d) furnishing of services and facilities; and

9 (e) use of actuarial, audit, accounting, vocational rehabilitation, and legal services.

10 (3) "Aid or sustenance" means a public or private subsidy made to provide a means of support,
11 maintenance, or subsistence for the recipient.

12 (4) "Beneficiary" means:

13 (a) a surviving spouse living with or legally entitled to be supported by the deceased at the time of
14 injury;

15 (b) an unmarried child under 18 years of age;

16 (c) an unmarried child under 22 years of age who is a full-time student in an accredited school or is
17 enrolled in an accredited apprenticeship program;

18 (d) an invalid child over 18 years of age who is dependent, as defined in 26 U.S.C. 152, upon the
19 decedent for support at the time of injury;

20 (e) a parent who is dependent, as defined in 26 U.S.C. 152, upon the decedent for support at the
21 time of the injury if a beneficiary, as defined in subsections (4)(a) through (4)(d), does not exist; and

22 (f) a brother or sister under 18 years of age if dependent, as defined in 26 U.S.C. 152, upon the
23 decedent for support at the time of the injury but only until the age of 18 years and only when a beneficiary, as
24 defined in subsections (4)(a) through (4)(e), does not exist.

25 (5) "Business partner" means the community, governmental entity, or business organization that
26 provides the premises for work-based learning activities for students.

27 (6) "Casual employment" means employment not in the usual course of the trade, business,
28 profession, or occupation of the employer.

3 (8) (a) "Claims examiner" means an individual who, as a paid employee of the department, of a
4 plan No. 1, 2, or 3 insurer, or of an administrator licensed under Title 33, chapter 17, examines claims under
5 chapter 71 to:

6 (i) determine liability;

7 (ii) apply the requirements of this title;

8 (iii) settle workers' compensation or occupational disease claims; or

9 (iv) determine survivor benefits.

10 (b) The term does not include an adjuster as defined in 33-17-102.

11 (9) (a) "Construction industry" means the major group of general contractors and operative
12 builders, heavy construction (other than building construction) contractors, and special trade contractors
13 in major group 23 in the North American Industry Classification System Manual.

14 (b) The term does not include office workers, design professionals, salespersons, estimators, or
15 any other related employment that is not directly involved on a regular basis in the provision of physical labor at
16 a construction or renovation site.

17 (10) "Days" means calendar days, unless otherwise specified.

18 (11) "Department" means the department of labor and industry.

19 (12) "Direct result" means that a diagnosed condition was caused or aggravated by an injury or
20 occupational disease.

21 (13) "Fiscal year" means the period of time between July 1 and the succeeding June 30.

22 (14) "Health care provider" means a person who is licensed, certified, or otherwise authorized by
23 the laws of this state to provide health care in the ordinary course of business or practice of a profession.

24 (15) (a) "Household or domestic employment" means employment of persons other than members
25 of the household for the purpose of tending to the aid and comfort of the employer or members of the
26 employer's family, including but not limited to housecleaning and yard work.

27 (b) The term does not include employment beyond the scope of normal household or domestic
28 duties, such as home health care or domiciliary care.

4 (b) The term does not include stay-at-work/return-to-work assistance, auxiliary benefits, or
5 expense reimbursements for items such as meals, travel, or lodging.

(17) "Insurer" means an employer bound by compensation plan No. 1, an insurance company transacting business under compensation plan No. 2, or the state fund under compensation plan No. 3.

8 (18) "Invalid" means one who is physically or mentally incapacitated.

9 (19) "Limited liability company" has the meaning provided in 35-8-102.

10 (20) "Maintenance care" means treatment designed to provide the optimum state of health while
11 minimizing recurrence of the clinical status.

12 (21) "Medical stability", "maximum medical improvement", "maximum healing", or "maximum
13 medical healing" means a point in the healing process when further material functional improvement would not
14 be reasonably expected from primary medical services.

15 (22) "Objective medical findings" means medical evidence, including range of motion, atrophy,
16 muscle strength, muscle spasm, or other diagnostic evidence, substantiated by clinical findings.

17 (23) (a) "Occupational disease" means harm, damage, or death arising out of or contracted in the
18 course and scope of employment caused by events occurring on more than a single day or work shift.

19 (b) The Except as provided in [section 1], the term does not include a physical or mental condition
20 arising from emotional or mental stress or from a nonphysical stimulus or activity.

21 (24) "Order" means any decision, rule, direction, requirement, or standard of the department or any
22 other determination arrived at by the department.

23 (25) "Palliative care" means treatment designed to reduce or ease symptoms without curing the
24 underlying cause of the symptoms.

25 (26) "Payroll", "annual payroll", or "annual payroll for the preceding year" means the average annual
26 payroll of the employer for the preceding calendar year or, if the employer has not operated a sufficient or any
27 length of time during the calendar year, 12 times the average monthly payroll for the current year. However, an
28 estimate may be made by the department for any employer starting in business if average payrolls are not

1 available. This estimate must be adjusted by additional payment by the employer or refund by the department,
2 as the case may actually be, on December 31 of the current year. An employer's payroll must be computed by
3 calculating all wages, as defined in 39-71-123, that are paid by an employer.

4 (27) "Permanent partial disability" means a physical condition in which a worker, after reaching
5 maximum medical healing:

6 (a) has a permanent impairment, as determined by the sixth edition of the American medical
7 association's Guides to the Evaluation of Permanent Impairment, that is established by objective medical
8 findings for the ratable condition. The ratable condition must be a direct result of the compensable injury or
9 occupational disease and may not be based exclusively on complaints of pain.

10 (b) is able to return to work in some capacity but the permanent impairment impairs the worker's
11 ability to work; and

12 (c) has an actual wage loss as a result of the injury.

13 (28) "Permanent total disability" means a physical condition resulting from injury as defined in this
14 chapter, after a worker reaches maximum medical healing, in which a worker does not have a reasonable
15 prospect of physically performing regular employment. Lack of immediate job openings is not a factor to be
16 considered in determining if a worker is permanently totally disabled.

17 (29) "Primary medical services" means treatment prescribed by the treating physician, for conditions
18 resulting from the injury or occupational disease, necessary for achieving medical stability.

19 (30) "Prosthetic device" or "prosthesis" means an artificial substitute for a missing body part.

20 (31) "Public corporation" means the state or a county, municipal corporation, school district, city, city
21 under a commission form of government or special charter, town, or village.

22 (32) "Reasonably safe place to work" means that the place of employment has been made as free
23 from danger to the life or safety of the employee as the nature of the employment will reasonably permit.

24 (33) "Reasonably safe tools or appliances" are tools and appliances that are adapted to and that are
25 reasonably safe for use for the particular purpose for which they are furnished.

26 (34) "Regular employment" means work on a recurring basis performed for remuneration in a trade,
27 business, profession, or other occupation in this state.

28 (35) (a) "Secondary medical services" means those medical services or appliances that are

1 considered not medically necessary for medical stability. The services and appliances include but are not
2 limited to spas or hot tubs, work hardening, physical restoration programs and other restoration programs
3 designed to address disability and not impairment, or equipment offered by individuals, clinics, groups,
4 hospitals, or rehabilitation facilities.

5 (b) (i) As used in this subsection (35), "disability" means a condition in which a worker's ability to
6 engage in gainful employment is diminished as a result of physical restrictions resulting from an injury. The
7 restrictions may be combined with factors, such as the worker's age, education, work history, and other factors
8 that affect the worker's ability to engage in gainful employment.

9 (ii) Disability does not mean a purely medical condition.

10 (36) "Sole proprietor" means the person who has the exclusive legal right or title to or ownership of
11 a business enterprise.

12 (37) "State's average weekly wage" means the mean weekly earnings of all employees under
13 covered employment, as defined and established annually by the department before July 1 and rounded to the
14 nearest whole dollar number.

15 (38) "Temporary partial disability" means, except as provided in [section 1], a physical condition
16 resulting from an injury, as defined in 39-71-119, in which a worker, prior to maximum healing:

17 (a) is temporarily unable to return to the position held at the time of injury because of a medically
18 determined physical restriction;

19 (b) returns to work in a modified or alternative employment; and

20 (c) suffers a partial wage loss.

21 (39) "Temporary service contractor" means a person, firm, association, partnership, limited liability
22 company, or corporation conducting business that hires its own employees and assigns them to clients to fill a
23 work assignment with a finite ending date to support or supplement the client's workforce in situations resulting
24 from employee absences, skill shortages, seasonal workloads, and special assignments and projects.

25 (40) "Temporary total disability" means, except as provided in [section 1], a physical condition
26 resulting from an injury, as defined in this chapter, that results in total loss of wages and exists until the injured
27 worker reaches maximum medical healing.

28 (41) "Temporary worker" means a worker whose services are furnished to another on a part-time or

1 temporary basis to fill a work assignment with a finite ending date to support or supplement a workforce in
2 situations resulting from employee absences, skill shortages, seasonal workloads, and special assignments
3 and projects.

4 (42) "Treating physician" means the person who, subject to the requirements of 39-71-1101, is
5 primarily responsible for delivery and coordination of the worker's medical services for the treatment of a
6 worker's compensable injury or occupational disease and is:

7 (a) a physician licensed by the state of Montana under Title 37, chapter 3, and has admitting
8 privileges to practice in one or more hospitals, if any, in the area where the physician is located;
9 (b) a chiropractor licensed by the state of Montana under Title 37, chapter 12;
10 (c) a physician assistant licensed by the state of Montana under Title 37, chapter 20, if there is not
11 a treating physician, as provided for in subsection (42)(a), in the area where the physician assistant is located;
12 (d) an osteopath licensed by the state of Montana under Title 37, chapter 3;
13 (e) a dentist licensed by the state of Montana under Title 37, chapter 4;
14 (f) for a claimant residing out of state or upon approval of the insurer, a treating physician defined
15 in subsections (42)(a) through (42)(e) who is licensed or certified in another state; or
16 (g) an advanced practice registered nurse licensed by the state of Montana under Title 37, chapter

17 8.

18 (43) "Work-based learning activities" means job training and work experience conducted on the
19 premises of a business partner as a component of school-based learning activities authorized by an
20 elementary, secondary, or postsecondary educational institution.

21 (44) "Year", unless otherwise specified, means calendar year."

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23 **Section 4.** Section 39-71-119, MCA, is amended to read:

24 **"39-71-119. Injury and accident defined.** (1) "Injury" or "injured" means:

25 (a) internal or external physical harm to the body that is established by objective medical findings;
26 (b) damage to prosthetic devices;
27 (c) damage to appliances, except for damage to eyeglasses, contact lenses, dentures, or hearing
28 aids; or

1 (d) posttraumatic stress disorder as provided in [section 1]; or

2 (d)(e) death.

3 (2) An Except as provided in [section 1], an injury is caused by an accident. An Except as provided
4 in [section 1], an accident is:

5 (a) an unexpected traumatic incident or unusual strain;

6 (b) identifiable by time and place of occurrence;

7 (c) identifiable by member or part of the body affected; and

8 (d) caused by a specific event on a single day or during a single work shift.

9 (3) Except as provided in [section 1], "injury" "injury" or "injured" does not mean a physical or

10 mental condition arising from:

11 (a) emotional or mental stress; or

12 (b) a nonphysical stimulus or activity.

13 (4) "Injury" or "injured" does not include a disease that is not caused by an accident.

14 (5) (a) A cardiovascular, pulmonary, respiratory, or other disease, cerebrovascular accident, or

15 myocardial infarction suffered by a worker is an injury only if the accident is the primary cause of the physical
16 condition in relation to other factors contributing to the physical condition.

17 (b) "Primary cause", as used in subsection (5)(a), means a cause that, with a reasonable degree of

18 medical certainty, is responsible for more than 50% of the physical condition."

20 **NEW SECTION. Section 5. Codification instruction.** [Section 1] is intended to be codified as an

21 integral part of Title 39, chapter 71, and the provisions of Title 39, chapter 71, apply to [section 1].

23 **NEW SECTION. Section 6. Severability.** If a part of [this act] is invalid, all valid parts that are

24 severable from the invalid part remain in effect. If a part of [this act] is invalid in one or more of its applications,

25 the part remains in effect in all valid applications that are severable from the invalid applications.

27 **NEW SECTION. Section 7. Effective date.** [This act] is effective July 1, 2025.

1 NEW SECTION. Section 8. Applicability. [This act] applies to claims for workers' compensation in

2 which a diagnosis finds that the injury or occupational disease of posttraumatic stress disorder was caused by

3 events occurring on or after July 1, 2025.

- END -