

# Presumptive coverage for post-traumatic stress disorder (PTSD)

PTSD may be work related and is covered under policy for all workers, with each claim considered on a case-by-case basis. Compensation benefits are provided when it is confirmed through medical diagnosis and WCB's follow-up information gathering that the PTSD diagnosed is work related.

## Presumptive coverage for specific occupations

The *Workers' Compensation Act* (the Act) identifies some occupations where a worker is eligible for presumptive coverage for PTSD. These occupations are:

### Effective Dec. 10, 2012:

- Firefighters (both full-and part-time)
- Emergency medical technicians
- Police officers appointed under provincial regulation but excluding the RCMP
- Peace officers

### Effective April 1, 2018:

- Correctional officers
- Emergency dispatchers

## What presumptive coverage means

For a worker employed in any of the occupations listed above and diagnosed with PTSD by a physician or a psychologist, WCB-Alberta will presume the condition was caused by the employment, unless the contrary is proven.

A diagnosis of PTSD by a medical or psychological professional must be made using current criteria established in the Diagnostic and Statistical Manual of Mental Disorders (DSM).

The presumption allows injured workers to receive workers' compensation coverage and treatment for PTSD as soon as possible.

If WCB receives a medical diagnosis of PTSD, the claim will be accepted under medical investigation. WCB will then review the information to ensure the PTSD diagnosis fulfills the diagnostic criteria of the current version of the DSM as defined in the legislation. Specifically, WCB needs documentation of the following:

- The traumatic experience(s) as per DSM criterion A.
- At least one of the criterion B symptoms of intrusive recollection.
- One or both of the criterion C symptoms of avoidance.
- At least two of the symptoms of negative alterations in cognition or mood (Criterion D).
- At least two of the criterion symptoms of alterations in arousal and reactivity (Criterion E).
- Duration of the symptoms in criteria B, C, D, and E.
- How the symptoms are causing clinically significant distress or impairment in social, occupational or other important areas of functioning.
- Confirmation that differential diagnoses listed in the DSM have been considered, and the disturbance is not due to the physiological effects of a substance (e.g., medication or alcohol) or another medical condition.

## When more medical information is needed

WCB medical and psychological consultants will follow up with the appropriate medical professionals when more information is needed to confirm the PTSD diagnosis.

All workers who do not have presumptive coverage continue to be eligible for the current workers' compensation coverage for PTSD. Your diagnosis and reporting are important.

For more information, please refer to the WCB-Alberta legislated contract responsibilities [fact sheet](#).

