

## THE GEORGIA SUBSEQUENT INJURY TRUST FUND

- Established in mid- 1970's to encourage employers to hire the handicapped worker who was otherwise qualified for a job.
- Set up a fund that all WC insurance carriers pay into. (% of gross premium income).
- When an employee suffers a recurrence of a previously existing medical condition, while at work, the Subsequent Injury Fund provides money to pay the claim, instead of the insurance company.
  - This keeps the employer's claims low—cheaper WC premiums result.
- The one “catch”---Employers have to **document** knowledge of the pre-existing medical condition ***before*** it recurs on the job.
- Documentation is best done using the state-approved form. Contains the covered medical conditions eligible for S.I.T.F.
  - This form is called the “Post-Hiring Medical Questionnaire”—it must be used post hiring. Otherwise, you are setting up possible ADA problems for yourself.
  - Likewise, the form is **NEVER** to be used for pre-employment screening. It is used only for documentation of pre-existing conditions, and proper placement of an employee into a job s/he can reasonably do, without undue risk of new, or recurrent injury.