



# 2025 Legislative and Regulatory Trends Report







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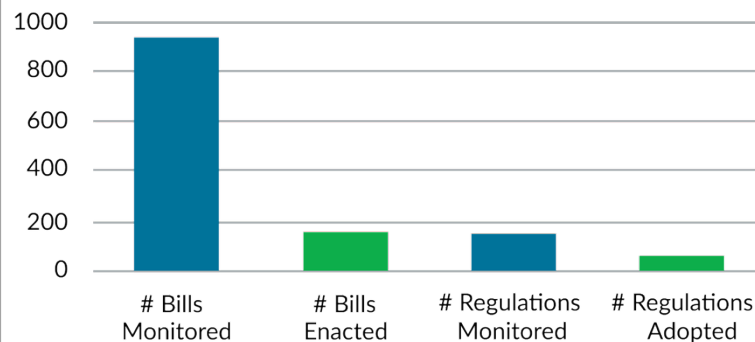


## OVERVIEW OF 2025 LEGISLATIVE AND REGULATORY ACTIVITY

NCCI reviews several thousand bills and regulations each year to identify legislation that may impact the workers compensation system. From this review, NCCI generally identifies approximately 1,100 bills and regulations to monitor during the legislative season for potential impact. 2025 is on track this year with similar results. As of July 31, 2025, NCCI is monitoring **950** state and federal bills that may impact stakeholders, including **592** bills in states where NCCI provides ratemaking services. NCCI is also monitoring **157** proposed workers compensation-related regulations. As of July 31, 2025, **164** bills were enacted, and **65** regulations were adopted across all jurisdictions.

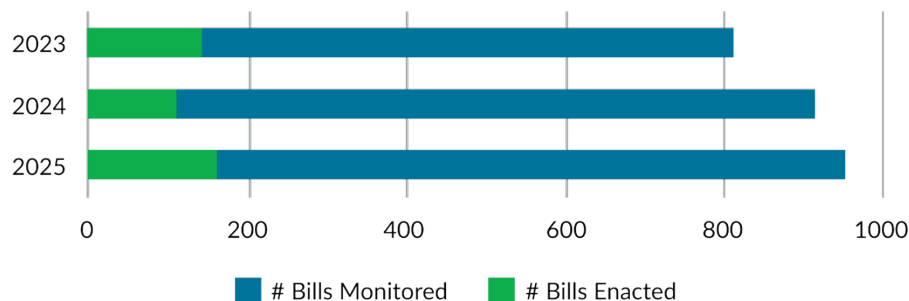
2025 Legislation and Regulations Monitored by NCCI

as of 7/31/2025



Legislation Monitored by NCCI

as of 7/31 (2023, 2024, 2025)



This chart shows the number of bills monitored by NCCI and enacted as of July 31, 2023, 2024, and 2025. The volume of bills introduced and enacted each year fluctuates due to several factors including the type of legislative sessions (e.g., full, budget-only, or biennial).

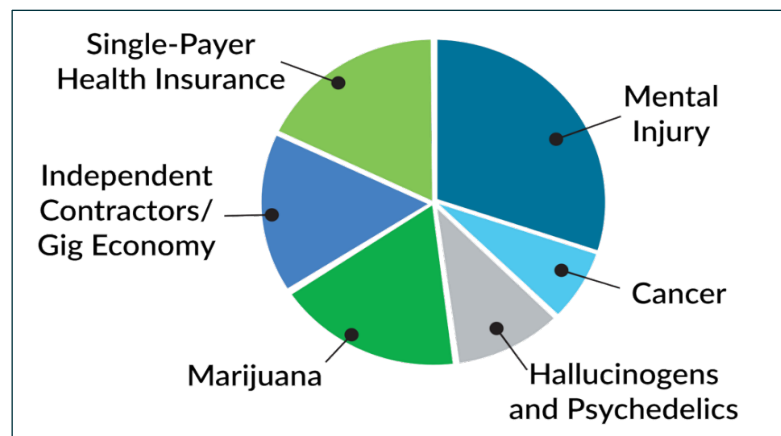




The **2025 Legislative and Regulatory Trends Report (Report)** highlights some of the state legislative activity this year that is shaping the workers compensation landscape. The first part of the report is a comprehensive resource that includes developments on certain broad topics of interest, such as:

- workplace-related mental injuries
- cancer-related illnesses
- independent contractors/gig economy
- single-payer health insurance
- marijuana legalization and reimbursement
- hallucinogens/psychedelics
- emerging issues

### 2025 Topics of Interest Monitored by NCCI\*



\* Includes topics that are not directly related to workers compensation.

The second part of the **Report** also provides legislative activity for the broad topics of interest, but it is presented by geographical region or zone, including the Midwestern, Northeastern, Southeastern, and Western zones. It also includes other bills of interest for each zone or region. The information in the **Report** aligns with the legislative cycle to include the latest countrywide, regional, and individual state actions and trends as of July 31, 2025.

For easy access to individual sections of the **Report**, the Table of Contents contains links that navigate directly to the applicable content page.

The **Report** also includes links to the **Enacted Legislation Interactive Dashboard**, **Loss Cost/Rate Filing Interactive Dashboard**, and **Legislative Activity Online Resource** on pages 24, 25, and 26. These pages also include information about each dashboard's functionality.





### Mental Injury-Related Legislation



Mental injury-related legislation has been a trending topic in workers compensation for several years, and most mental injury bills continue to be related to first responders.

Several states considered or are considering legislation to establish coverage for post-traumatic stress disorder (PTSD) and/or other psychological injuries for certain first responders: **Hawaii** (SB 554), **Illinois** (HB 1292, SB 1702), **Kentucky** (HB 420), **Montana** (HB 552, SB 394), **New York** (A 4673), **South Carolina** (H 3261), and **Texas** (HB 2414). The **Illinois**, **New York**, and **Texas** bills would establish workers compensation presumptions of compensability for PTSD. **Montana** (SB 394) was vetoed. The **Hawaii**, **Illinois**, **New York**, and **South Carolina** bills are pending.

**North Dakota** (SB 2181) considered, but did not pass, legislation for PTSD coverage for all employees. **Kentucky** (HB 467) would have expanded the definition of injury to include a psychological, psychiatric, or stress-related change that is not a direct result of a physical injury and added a rebuttable presumption for PTSD for educators, while **Kentucky** (SB 191) would have expanded the definition of injury to include a diagnosis of Class 2 or greater PTSD. Both bills did not pass.

**Connecticut** (HB 5608, HB 6405, SB 228) considered legislation to expand coverage to include witnessing an injury not resulting in death or loss of a vital body part or function as a qualifying event for post-traumatic stress injuries in certain first responders. **Connecticut** (HB 6954) would have similarly expanded the witnessing of an injury as a qualifying event for all employees in the state. **Connecticut** (SB 1028) would have removed the exemption for mental or emotional impairment unless such impairment arose from a physical injury or occupational disease. These bills did not advance. **Wisconsin** (AB 158/SB 168) is considering changing the conditions of liability for certain first responders who are diagnosed with PTSD.

Several states considered or are considering legislation to expand mental injury/PTSD coverage to additional workers: **California** (SB 230, SB 632), **Nevada** (AB 142), **Oregon** (SB 606), **Tennessee** (HB 310/SB 289), **Texas** (HB 673, HB 1667, HB 2387), **Virginia** (HB 1951, SB 860), and **Washington** (HB 1002, HB 1070, SB 5043). The **California** and **Washington** bills are pending. **Nevada** (AB 142) and **Tennessee** (HB 310) were enacted. An overview of those bills is provided below.

- **Nevada** AB 142 revises the list of people who constitute a first responder for the purpose of provisions governing the circumstances under which a first responder may receive compensation for certain stress-related claims.





- **Tennessee** HB 310 creates a presumption that the diagnosis of a law enforcement officer or emergency medical responder with PTSD as the result of responding to certain incidents was incurred in the line of duty.

**Maine** (LD 82) enacted legislation to indefinitely extend the presumption that applies to certain first responders diagnosed with PTSD, while **West Virginia** (HB 2797) removed the July 1, 2026, sunset clause so that PTSD suffered by a first responder may be recognized indefinitely as a compensable occupational disease and added certified mental health practitioners and certified psychiatric physician assistants to the list of professionals who may diagnose PTSD.

**North Dakota** (SB 2109) enacted legislation to amend the definition of compensable injury relating to a mental or psychological condition. **Nevada** (SB 317) enacted legislation, in part, relating to claims of work-related stress and the standard of proof required to have arisen out of and in the course of employment.



### Cancer-Related Legislation and Regulations

Several states, including **Connecticut** (SB 1029) and **Nebraska** (LB 400), proposed legislation to create presumptions in workers compensation primarily applicable to firefighters who develop cancer. **California** (SB 230) would extend the cancer presumption to active firefighting members of a fire department who provide fire protection to a commercial airport, National Aeronautics and Space Administration installation, or US Department of Defense installation. **West Virginia** (HB 2197) introduced legislation to extend to July 1, 2028, the rebuttable presumption for firefighters who develop bladder cancer, mesothelioma, or testicular cancer. The **Nebraska** and **California** bills are pending.

Other states considered legislation to expand coverage to include additional types of cancer. **Hawaii** (HB 827/SB 828) would have added adenocarcinoma or mesothelioma of the respiratory system; cancer of the buccal cavity, colon, pharynx, and thyroid; and malignant melanoma for firefighters. **Utah** (HB 65) enacted legislation which lists bladder, brain, colorectal, esophageal, kidney, leukemias, lung, lymphomas, melanomas, mesotheliomas, oropharynx, ovarian, prostate, testicular, and thyroid as the presumptive cancers for firefighters. The bill also requires cancer screenings for certain firefighters. The **Hawaii** bill is pending.

#### States Considering Cancer-Related Legislation

- California
- Connecticut
- Hawaii
- Nebraska
- West Virginia

#### States Enacted Cancer-Related Legislation

- Nevada
- Utah
- Virginia
- Wyoming\*

\* Wyoming adopted a regulation in 2025 that was proposed in 2024.





Additional states considered cancer screenings for certain firefighters: **Nevada** (SB 170) enacted legislation and **Wyoming** adopted amendments to Chapter 10 Miscellaneous Medical Protocols of the Department of Workforce Services' Workers Compensation Division regulations to include new Section 34. Firefighter Cancer Detection and Prevention.

**Virginia** enacted (HB 1933/SB 920), which added certain throat cancers to the presumption for death or disability for certain first responders. **Virginia** (HB 2320) also considered adding lymphoma and myeloma to the cancer presumption for certain first responders, but that bill did not pass. **Virginia** considered but did not pass (HB 1851, HB 2687), expanding cancer presumptions for sheriffs or deputy sheriffs, while **California** (SB 632) is considering adding a rebuttable presumption for certain cancers in hospital employees.



### Independent Contractors/Gig Economy Legislation

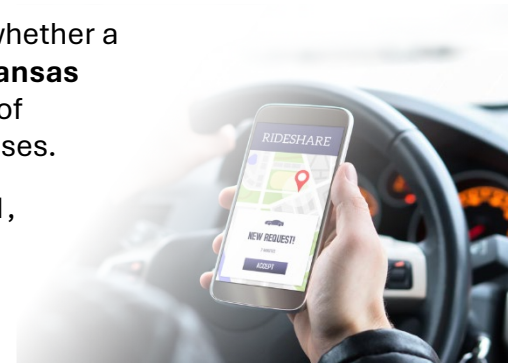
States continue to consider legislative proposals to provide criteria for determining whether a worker is classified as an employee of a company or an independent contractor. **Arkansas** enacted (SB 598), which alters the test used for determining the employment status of individuals. **Texas** enacted (HB 4215) to define independent contractors for all purposes.

States, including **Iowa** (SF 509), **New York** (A 866/S 3487), and **Pennsylvania** (HB 721, HB 1056, SB 72, SB 586), introduced legislation addressing definitions or criteria for determining whether a worker is an employee or an independent contractor.

**Pennsylvania** (SB 894) also introduced legislation to provide for registration of status as an independent contractor. **Minnesota** (SF 3202) introduced legislation to establish a rebuttable presumption that an individual is an employee that may be overturned through the applicable workers compensation and unemployment insurance program laws and rules. The **Iowa**, **New York**, **Pennsylvania**, and **Minnesota** bills are pending.

**California** is considering several bills to create or extend exemptions for specified occupations and business relationships from the application of the "ABC test" for determining whether a worker is an employee or an independent contractor: licensed manicurists (AB 504, AB 1514), commercial fishers (AB 1514), merchandisers (AB 816), athletic coaches (SB 527), and construction trucking (SB 809).

Gig workers, including transportation network company drivers and marketplace contractors, continued to be the focus of legislation in several states during the 2025 legislative sessions. **Iowa** (HF 545) would provide that delivery network company







drivers are independent contractors, while **Alaska** (SB 35) and **Wisconsin** (AB 269/SB 256) considered legislation relating to the employee/employer status of delivery network company couriers and transportation network companies or delivery network companies. **Wisconsin** (AB 269) passed both chambers and the **Iowa** and **Alaska** bills are pending.

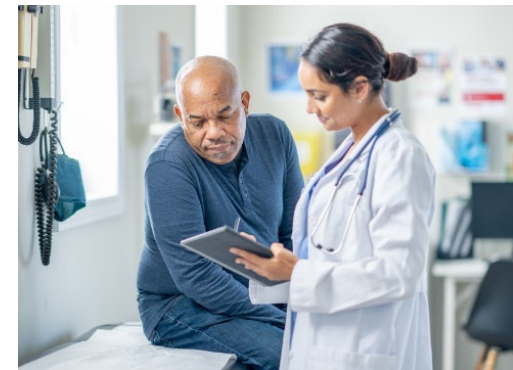
Other states considered benefits available to independent contractors and gig workers. **Hawaii** (HB 1290) introduced legislation to establish a program to provide portable benefits to gig workers and **Rhode Island** (H 5941) would have established a voluntary portable benefit plan for independent contractors. Meanwhile, **Oregon** (SB 1166) considered establishing a task force to ensure access to benefits for transportation network company drivers. The **Hawaii** bill is pending.



### Single-Payer Health Insurance Legislation

The concept of a single-payer health insurance system has been discussed at both federal and state levels for years. To date, no state has fully implemented such an approach; however, several jurisdictions are studying the issue. Of particular interest are bills that include a reference to workers compensation. Most of these bills contain similar language directing the board of the single-payer healthcare program to develop a proposal addressing healthcare items and services currently covered under the workers compensation system, including whether and how to:

- Continue funding for those healthcare services currently covered by the workers compensation system, and
- Incorporate an element of experience rating



In 2025, 10 states considered or are considering legislation to establish a single-payer health insurance system: **Connecticut** (HB 5773), **Illinois** (HB 3287, HB 3780), **Maine** (LD 1883), **Massachusetts** (H 1405, S 860), **Michigan** (HB 4407), **Minnesota** (HF 1812, SF 929/SF 930/SF 931/SF 932/SF 933), **New York** (A 1466/S 3425), **Ohio** (HB 289, SB 78), **Rhode Island** (H 5465/S 346), and **Vermont** (H 185, H 433). The **Maine**, **Massachusetts**, **Michigan**, **Minnesota**, **New York**, and **Rhode Island** bills include a workers compensation component.

Several states considered or are considering legislation to study or plan legislation regarding the issue of a single-payer/universal healthcare system, including **Colorado** (SB 25-045), **Connecticut** (HB 6085, HB 7101), **Florida** (SB 1670), **Georgia** (SR 344), **Maine** (LD 1269), **Maryland** (HB 417), and **Oregon** (SB 154). The **Colorado** bill was enacted.





**Hawaii** (HB 1490/SB 1179) is considering legislation to study the single-payer program and establish a program, under certain conditions.

NCCI also continues to monitor federal activity. Two bills were introduced in this **Congress** (HR 3069, S 1506) to establish a Medicare-for-All national health insurance program. These bills reference workers compensation and are similar to legislation introduced in past congressional sessions.



### Marijuana Legalization Legislation



Marijuana is still illegal at the federal level, but states continue to consider legalization in various forms.

States including **Hawaii** (HB 1246, SB 1613), **New Hampshire** (HB 75, HB 186, HB 198), and **Pennsylvania** (HB 20, HB 1200) considered or are considering legislation to legalize recreational marijuana. **New Hampshire** (HB 75, HB 198) and **Pennsylvania** (HB 1200) passed the House.

Several states considered, but did not pass, proposals to legalize medical marijuana: **Idaho** (H 401), **Indiana** (HB 1178, SB 113), **Kansas** (SB 294), **North Carolina** (HB 1011), **South Carolina** (S 53), **Tennessee** (HB 872/SB 489), and **Texas** (HB 1504, SB 170, SB 734).

**Tennessee** (HB 836/SB 809) considered legislation to legalize both medical and recreational marijuana.

**South Dakota** (HB 1101) considered, but did not pass, legislation that would repeal the existing medical marijuana statutes.

To view the **2025 Marijuana Legalization Status** map, [click here](#).





### Marijuana Reimbursement Legislation

State legislatures and courts continue to debate the issue of reimbursement for marijuana as a workers compensation treatment. Some state proposals to legalize marijuana contain provisions that reimbursement is NOT required.

**Idaho** (H 401), **North Carolina** (HB 1011), **South Carolina** (S 53), and **Tennessee** (HB 872/SB 489) considered legislation to legalize medical marijuana while not requiring reimbursement. Additionally, while medical marijuana is legal in **Nebraska**, legislation (LB 651, LB 677) was proposed to specify that reimbursement for medical marijuana is not required. **Pennsylvania** (HB 20) would legalize recreational marijuana but would also add that reimbursement for medical marijuana is not required. The **Nebraska**, **North Carolina**, **South Carolina**, **Tennessee**, and **Pennsylvania** bills are still pending.

Some states where marijuana is legal considered requiring reimbursement. **New York** (A 4744, S 6549) would require reimbursement for medical marijuana as a prescribed drug, and **Massachusetts** (H 2169) provides that reasonable and necessary service costs may include reimbursement for medical cannabis. The bills are still pending.



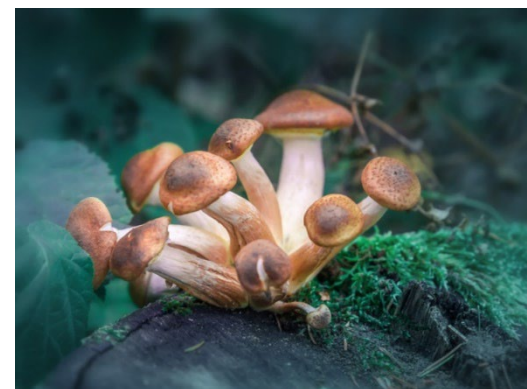
### Hallucinogens and Psychedelics Legislation

NCCI continues to monitor a legislative trend arising in some states regarding the legalization of certain substances, including lysergic acid diethylamide (LSD), mescaline, psilocybin, peyote, and certain natural plant- or fungus-based hallucinogens. **Colorado** and **Oregon** have legalized psilocybin in recent years.

In 2025, **Colorado** (HB 25-1063) enacted legislation to make a prescription medicine that contains crystalline polymorph psilocybin legal upon its approval by the US Food and Drug Administration (FDA).

**New Mexico** (SB 219) enacted legislation to allow the use of psilocybin in an approved setting to treat qualified medical conditions.

Several states, including **Illinois** (HB 1143) and **Minnesota** (HF 2699), introduced legislation to legalize adult possession of psilocybin products. **New York** (A 628) introduced legislation to legalize adult use of certain natural plant- or fungus-based hallucinogens. These bills are pending.







Other states introduced bills to legalize or provide access to psychedelics for certain medical conditions, including **Iowa** (HF 620, HF 978), **Massachusetts** (H 4050), **Michigan** (HB 4686), **New York** (A 2142, S 5303), and **Washington** (HB 1433, SB 5201). The **Iowa** and **Washington** bills indicate that reimbursement is not required. These bills are pending.

Additional states considered or are considering bills to study or provide a pilot program for psychedelic-assisted therapy, including **Illinois** (HB 2992), **Massachusetts** (H 2203, S 1400), **Nevada** (AB 378), and **Texas** (HB 4014, SB 3005). The **Illinois** bill indicates that reimbursement is not required. The **Illinois** and **Massachusetts** bills are pending.

**Rhode Island** (H 5186) introduced and held for further study legislation to permit psilocybin to be securely cultivated within a person's residence for personal use and provides for the Rhode Island Department of Health to establish rules and regulations pertaining to cultivation, distribution, and medical prescription, contingent upon the FDA rescheduling psilocybin.

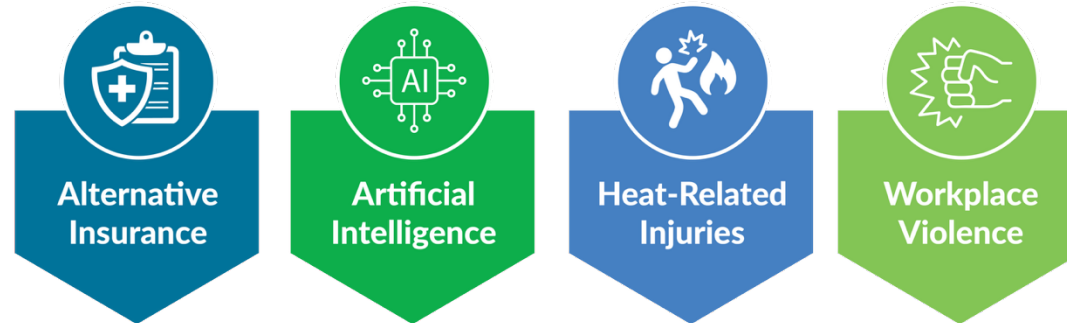
While most of the legislation in this area to date has not been directly related to workers compensation, NCCI is monitoring these proposals for potential impacts.





## 2025 EMERGING TOPICS OF INTEREST

NCCI continues to monitor emerging topics of interest that may directly or indirectly impact workers compensation. As NCCI stays on the pulse of legislative and regulatory activity, new and emerging topics provide insights on potential future changes to workers compensation. Several emerging topics are highlighted below.



### Alternative Insurance

Several states had bills that introduced alternative insurance plans outside of the workers compensation system. While not all of the proposals are workers compensation focused, NCCI tracks these bills for potential indirect impacts. Some of these bills are limited to certain benefits for first responders and others are broader in scope. Examples include:

- **Alabama** enacted SB 1, which creates the Public Education Employee Injury Compensation Board to administer a system to reimburse educators injured on the job, similar to workers compensation.
- **Florida** HB 1069/SB 1426 provided an exception to the application of certain provisions of the Workers Compensation Law to require qualified compensation alternative employers to adopt a written occupational injury benefit plan.
- **Indiana** SB 309 would have allowed a member employer in good standing with the Small Business Aid, Inc., to provide a substitute system of workers compensation and workers' occupational diseases compensation as established by the Small Business Aid, Inc. without seeking the approval of the Workers Compensation Board. This bill passed the Senate but did not advance.





### Artificial Intelligence

NCCI continues to monitor insurance-related artificial intelligence legislation, regulations, and regulatory guidance. Several trends continue to emerge that impact the broader insurance sector. Themes that are trending include:

- Claims
- Discrimination
- Governance Guidelines
- Impact Assessments
- Patient Care
- Prior Authorization
- Privacy
- Transparency
- Utilization Review and Management

### Heat-Related Injuries

With the increasing awareness of potential impacts of climate change, NCCI is monitoring legislation concerning heat-related injuries. Examples of heat-related bills are provided below.

- **California** AB 1336 would establish a disputable presumption for heat-related injuries in agricultural workers. This bill passed the Senate and is pending in the Assembly.
- The US **Congress** HR 3702 would require the Under Secretary of Commerce for Oceans and Atmosphere to conduct an economic impact study of the financial costs of extreme heat. This legislation is pending in the House.

### Workplace Violence

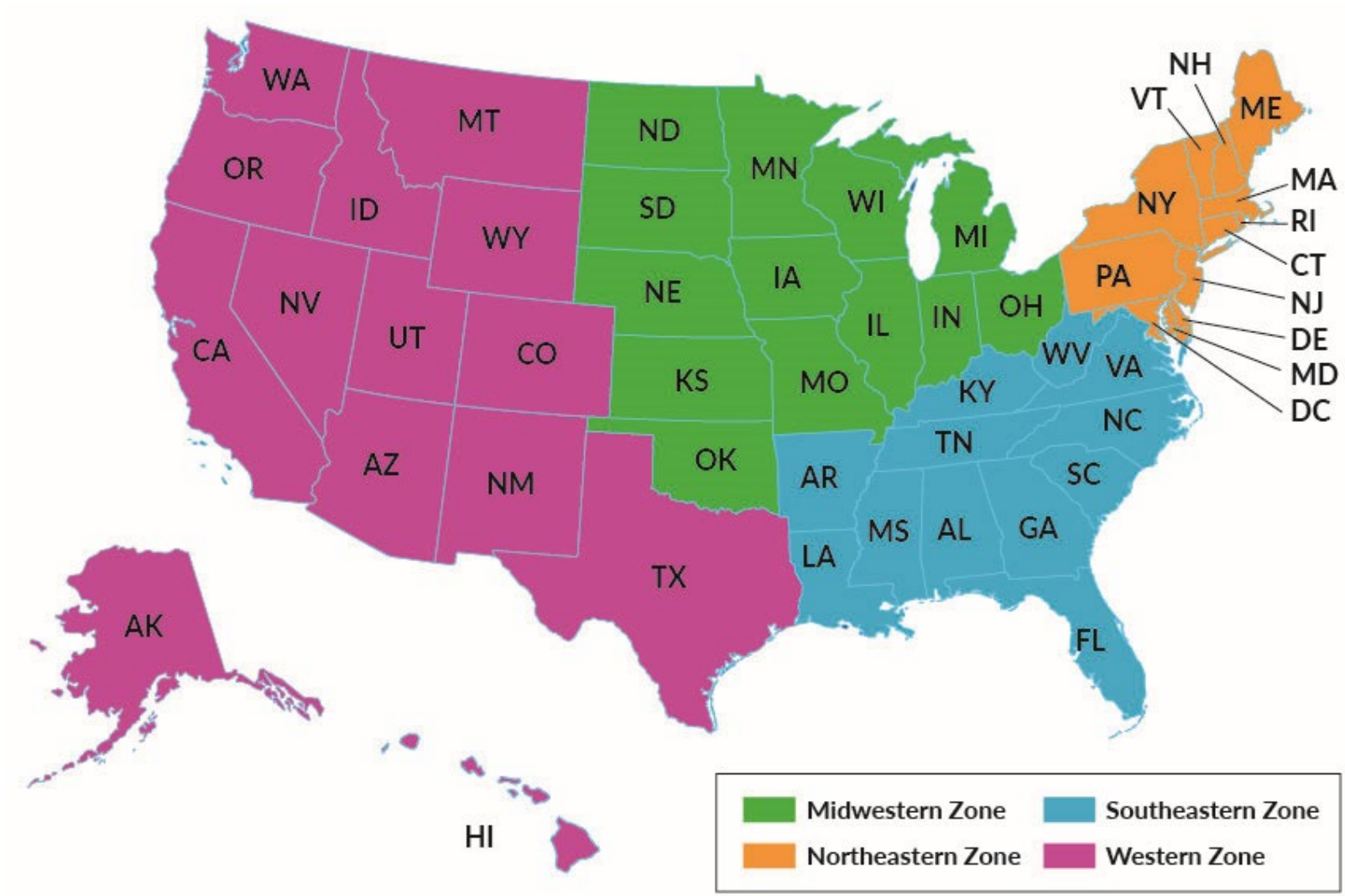
Another emerging topic is violence in the workplace. Many of the bills reviewed on this topic were related to prevention of workplace violence through the adoption of programs/plans. There were two bills that noted workers compensation:

- **New York** S 4140 relates to enacting the Protection in the Workplace Act.
- **Virginia** HB 1620 directs the Department of Labor and Industry to convene a work group for the purpose of evaluating the prevalence of workplace violence in the Commonwealth, including its effects on the workplace and measures needed to address workplace violence. This bill did not advance.





## STATES BY ZONE

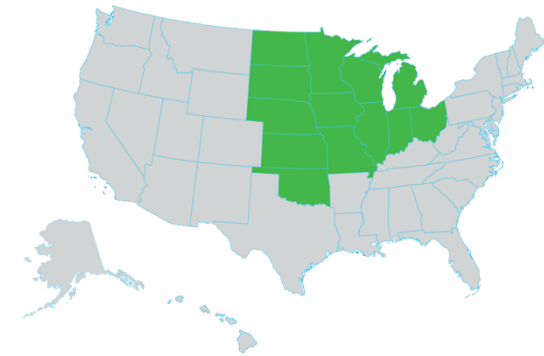






## MIDWESTERN ZONE

The Midwestern Zone is comprised of Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Missouri, Nebraska, North Dakota, Ohio, Oklahoma, South Dakota, and Wisconsin.



### Highlights From the Midwestern Zone

Several states in the Midwestern Zone considered legislation addressing workers compensation for workplace-related mental injuries. **North Dakota** (SB 2181) considered but did not pass legislation for PTSD coverage for all employees and enacted legislation (SB 2109) to amend the definition of compensable injury relating to a mental or psychological condition. **Illinois** (HB 1292, SB 1702) would establish workers compensation presumptions of compensability for PTSD diagnosed in firefighters, emergency medical technicians, or paramedics. **Wisconsin** (AB 158/SB 168) considered changing the conditions of liability for certain first responders who are diagnosed with PTSD.

**Nebraska** (LB 400) considered creating a workers compensation presumption for occupational cancer in firefighters. The bill did not advance this session.

**Iowa** (HF 545) would have classified delivery network drivers as independent contractors and (SF 509), in part, would have defined an independent contractor for purposes of workers compensation, wage payment collection, minimum wage, and unemployment insurance. **Minnesota** (SF 3202) introduced a bill establishing a rebuttable presumption that an individual is an employee. These bills did not advance this session. **Wisconsin** (AB 269/SB 256) provides that under specific circumstances, delivery network couriers and drivers for transportation network companies are not employees of the delivery network companies and transportation network companies. AB 269 has passed both chambers.

**Illinois** (HB 3287, HB 3780), **Michigan** (HB 4407), **Minnesota** (HF 1812, SF 929/SF 930/SF 931/SF 932/SF 933), and **Ohio** (HB 289, SB 78) all introduced legislation related to single-payer healthcare. The **Michigan** and **Minnesota** bills include a workers compensation component. While the **Ohio** bills do not specifically mention workers compensation, they do reference recovery of costs for healthcare services from collateral sources.

Marijuana legislation in the Midwestern Zone was specific to medical marijuana. **Indiana** (HB 1178, SB 113) and **Kansas** (SB 294) considered, but did not pass, legislation to legalize medical marijuana. **South Dakota** (HB 1101) considered, but did not





pass, legislation that would repeal the medical marijuana statutes. While medical marijuana is legal in **Nebraska**, legislation (LB 651, LB 677) to specify that reimbursement for medical marijuana is not required was introduced. These bills did not advance.

Some Midwestern Zone states considered or are considering legalization of psilocybin, including **Illinois** (HB 1143) and **Minnesota** (HF 2699). **Iowa** (HF 620, HF 978) and **Michigan** (HB 4686) would allow the use of psilocybin for PTSD under certain circumstances. However, the **Iowa** bills did not advance. The **Michigan** bill is pending in the House. **Illinois** (HB 2992) relates to creating healing opportunities through a psilocybin equity pilot program. The **Illinois** and **Iowa** bills specify that workers compensation reimbursement is not required.

Other bills of interest in the Midwestern Zone include:

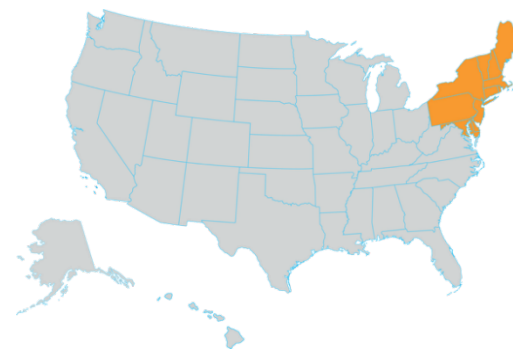
- **Illinois** SB 35 provides that the provisions of the Workers Compensation Act shall apply automatically and without election to all employers and all their employees. This bill is pending in the Senate.
- **Indiana** (enacted bills)
  - HB 1111 provides that active-duty members of the Indiana National Guard are state employees for workers compensation purposes.
  - HB 1214 relates to experience rating and bidding contracts.

## NORTHEASTERN ZONE

The Northeastern Zone is comprised of Connecticut, Delaware, District of Columbia, Maine, Maryland, Massachusetts, New Hampshire, New Jersey, New York, Pennsylvania, Rhode Island, and Vermont.

### Highlights From the Northeastern Zone

Several states in the Northeastern Zone considered legislation addressing workers compensation benefits for workplace-related mental injuries. **Maine** (LD 82) enacted legislation to indefinitely extend the presumption that applies to PTSD for certain first responders, while **New Hampshire** (SB 28) enacted legislation to clarify the date of injury for claims by emergency responders with acute stress disorder or PTSD.







**New York** (A 4673) introduced legislation to establish a presumption for PTSD in certain first responders. **Connecticut** (HB 5608, HB 6405, SB 228) considered legislation to expand coverage to include witnessing an injury not resulting in death or loss of a vital body part or function as a qualifying event for post-traumatic stress injuries in certain first responders. **Connecticut** (HB 6954) would have similarly expanded the witnessing of an injury as a qualifying event for all employees in the state. **Connecticut** (SB 1028) removes the exemption for mental or emotional impairment unless such impairment arises from a physical injury or occupational disease. The **Connecticut** bills did not advance.

**Connecticut** (SB 1029) considered legislation to create a presumption that a firefighter's diagnosis of cancer arose out of and in the course of employment. This bill did not advance.

**New York** (A 866/S 3487) is considering legislation to establish criteria for determining whether labor or services performed for remuneration qualify as employment. **Pennsylvania** is considering legislation to provide for the criteria for independent contractors in the construction industry (HB 721, SB 72), any industry other than construction (SB 586), and the traveling sales industry (HB 1056), while (SB 894) would provide for registration of status as an independent contractor and (HB 276) would establish an employee misclassification working group to coordinate enforcement strategies involving state agencies and employee misclassification. **Rhode Island** (H 5941) considered legislation to establish a voluntary portable benefit plan for independent contractors and (S 67) to designate that workers furnished by a workers' cooperative corporation would be considered independent contractors.

**Connecticut** (HB 5773), **Maine** (LD 1883), **Massachusetts** (H 1405, S 860), **New York** (A 1466/S 3425), **Rhode Island** (H 5465/S 346), and **Vermont** (H 185, H 433) introduced legislation to establish a single-payer health insurance system. These bills, with the exception of **Connecticut** (HB 5773) and **Vermont** (H 185, H 433), include a workers compensation component. The bills in **Connecticut**, **Maine**, and **Rhode Island** did not advance.

**Connecticut** (HB 6085, HB 7101), **Maine** (LD 1269), and **Maryland** (HB 417) considered legislation to study or plan legislation regarding the issue of a single-payer/universal healthcare system. These bills did not advance.

**New Hampshire** (HB 75, HB 186, HB 198) and **Pennsylvania** (HB 1200) introduced legislation to legalize recreational marijuana. Both **New Hampshire** (HB 75, HB 198) and **Pennsylvania** (HB 1200) passed the House. **Pennsylvania** (HB 20) would legalize recreational marijuana but would also add that reimbursement for medical marijuana is not required.

While marijuana is legal in **Massachusetts** and **New York**, **New York** (A 4744, S 6549) would require reimbursement for medical marijuana as a prescribed drug and **Massachusetts** (H 2169) provides that reasonable and necessary service costs may include reimbursement for medical cannabis.





**New York** (A 628) introduced legislation to legalize adult use of certain natural plant- or fungus-based hallucinogens and **Massachusetts** (H 4050) and **New York** (A 2142, S 5303) introduced bills to legalize psychedelics for certain medical conditions. **Massachusetts** (H 2203, S 1400) is also considering a pilot program for psychedelic-assisted therapy. **Rhode Island** (H 5186) introduced legislation to permit psilocybin to be securely cultivated within a person's residence for personal use and requires the Rhode Island Department of Health to establish rules and regulations pertaining to cultivation, distribution, and medical prescription, contingent upon the FDA rescheduling psilocybin.

Other bills of interest in the Northeastern Zone include:

- **Maryland** (bills did not advance)
  - HB 217 relates to an occupational disease presumption for hypertension for certain first responders.
  - HB 1210 relates to evaluation of permanent impairments involving a behavioral or mental disorder by a licensed certified social worker–clinical.
- **New Hampshire** HB 282 increases the maximum benefits for first responders critically injured in the line of duty. This bill was enacted.
- **New Jersey** A 5792 requires employers of certain first responders to provide workers compensation coverage for counseling services in certain situations. This bill has passed both chambers.
- **New York**
  - A 949 permits telemedicine services for mental and behavioral health issues. This bill has passed the first chamber.
  - A 4457 relates to presumptions in opioid overdose claims for compensation. This bill is still pending in the Assembly.
  - S 755 provides that the Workers Compensation Board may not disallow a claim by a covered employee upon a factual finding that PTSD, acute stress disorder, or major depressive disorder resulting from work-related stress was not greater than that which usually occurs in the normal work environment. This bill was enacted.
  - S 4816 includes Lyme disease and other tick-borne diseases as occupational diseases for purposes of workers compensation. This bill passed the Senate and is pending in the House.
- **Pennsylvania**
  - HB 1163 establishes a presumption for infectious disease that the individual's medical condition or inability to work is work-related hazardous duty. This bill is pending in the House.

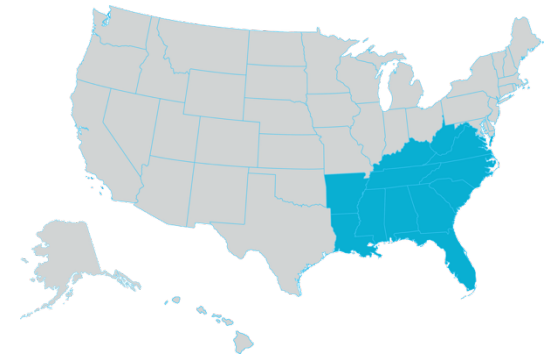




- SB 801 provides for diseases with long latency periods between occupational exposure and manifestation of the disease. This bill is pending in the Senate.
- **Rhode Island** S 671 provides that any authorized disaster response worker shall, in the course of performing their duties, be entitled to workers compensation. This bill has been enacted.

## SOUTHEASTERN ZONE

The Southeastern Zone is comprised of Alabama, Arkansas, Florida, Georgia, Kentucky, Louisiana, Mississippi, North Carolina, South Carolina, Tennessee, Virginia, and West Virginia.



### Highlights From the Southeastern Zone

Several states in the Southeastern Zone considered workplace-related mental injury legislation this year. **Tennessee** and **West Virginia** both enacted legislation.

**Tennessee** (HB 310) creates a presumption that the diagnosis of a law enforcement officer or emergency medical responder with PTSD as the result of responding to certain incidents was incurred in the line of duty. **West Virginia** (HB 2797) removed the July 1, 2026, sunset clause so that PTSD suffered by a first responder may be recognized indefinitely as a compensable occupational disease and added certified mental health practitioners and certified psychiatric physician assistants to the list of professionals who may diagnose PTSD.

**Kentucky** (HB 420) and **South Carolina** (H 3261) considered legislation to establish coverage for PTSD and/or other psychological injuries for certain first responders. These bills did not advance. **Kentucky** (HB 467) would have expanded the definition of injury to include psychological, psychiatric, or a stress-related change that is not a direct result of a physical injury and added a rebuttable presumption for PTSD in educators, while (SB 191) would have expanded the definition of injury to include a diagnosis of Class 2 or greater PTSD. Both bills did not pass. **Virginia** (HB 1951) would have expanded coverage for PTSD, anxiety disorder, or depressive disorder to dispatchers, while (HB 2060, SB 1301) would have increased the maximum duration after the date of diagnosis that workers compensation benefits are payable for PTSD, anxiety disorder, or depressive disorder incurred by certain first responders. **Virginia** (SB 860) would have also increased the maximum duration of benefits while adding crime scene investigators as eligible first responders. These bills did not pass.





**Virginia** enacted (HB 1933/SB 920) which add certain throat cancers to the presumption for death or disability for certain first responders. **Virginia** (HB 2320) also considered adding lymphoma and myeloma to the cancer presumption for certain first responders, but that bill did not pass. **Virginia** (HB 1851, HB 2687) considered expanding cancer presumptions to sheriffs or deputy sheriffs. **West Virginia** (HB 2197) introduced legislation to extend the rebuttable presumption for firefighters who develop bladder cancer, mesothelioma, or testicular cancer to July 1, 2028. These bills did not advance.

**Arkansas** enacted (SB 598) to alter the test used for determining the employment status of individuals.

**Florida** (SB 1670) and **Georgia** (SR 344) considered legislation to study or plan legislation regarding the issue of a single-payer/universal healthcare system. These bills did not advance.

**Tennessee** (HB 836/SB 809) is considering legislation to legalize both medical and recreational marijuana. **North Carolina** (HB 1011), **South Carolina** (S 53), and **Tennessee** (HB 872/SB 489) are considering legislation to legalize medical marijuana while not requiring reimbursement.

Other bills of interest in the Southeastern Zone include:

### ■ **Kentucky**

- HB 570 creates a presumption that certain levels of delta-9-tetrahydrocannabinol found in an employee are not the cause of injury. This bill did not advance.
- SB 24 establishes that statements that misrepresent the scope of damages associated with claims are fraudulent insurance acts. This bill was enacted.
- SB 246 relates to compensation for an employee's adverse reaction to an employer-required immunization. This bill did not advance.

### ■ **Louisiana**

- HB 117 provides for adoption of a medical fee reimbursement schedule. This bill passed the first chamber but did not advance.
- HB 280 relates to the collection of workers compensation premium. This bill was enacted.

### ■ **Mississippi**

- HB 1611 relates to requirements for issuing notices for renewal, cancellation, reduction of coverage, and nonrenewal of property and casualty insurance. This bill was enacted.





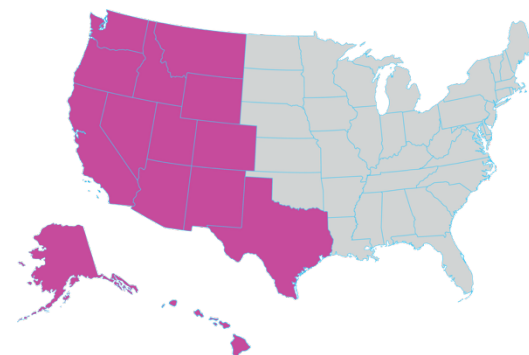
- SB 2409 creates a presumption for compensability of vaccine-related accidents or injuries. This bill did not advance.
- **North Carolina**
  - HB 339, in part, expands the definition of occupational disease to include a pandemic infection for certain essential personnel. This bill is pending in the House.
  - HB 714 authorizes the Commissioner of Insurance to establish and operate a universal healthcare benefit plan. This bill is pending in the House.
- **South Carolina** H 3163 relates to an occupational disease presumption to include strokes for firefighters. This bill passed the House and is pending in the Senate.
- **Virginia**
  - SB 788 relates to changing the definition of occupational disease to include injuries caused by repetitive and sustained physical stressors. This bill did not advance.
  - SB 1299 relates to compensation for injury or death caused by an employer's gross negligence or willful misconduct. This bill passed the first chamber but did not advance.

## WESTERN ZONE

The Western Zone is comprised of Alaska, Arizona, California, Colorado, Hawaii, Idaho, Montana, Nevada, New Mexico, Oregon, Texas, Utah, Washington, and Wyoming.

### Highlights From the Western Zone

Workers compensation for workplace-related mental injuries was also a topic of interest in the Western Zone this year. **Nevada** enacted (AB 142) revising the list of people who constitute a first responder for certain stress-related claims, and (SB 317) in part, relating to claims of work-related stress and the standard of proof required to have arisen out of and in the course of employment. **Hawaii** (SB 554), **Montana** (HB 552, SB 394), and **Texas** (HB 2414) considered legislation to establish coverage for PTSD and/or other psychological injuries for certain first responders. The **Texas** bill (HB 2414) would also establish a workers compensation presumption of compensability for PTSD. **Montana** (SB 394) was vetoed. **California** (SB 230, SB 632), **Oregon** (SB 606), **Texas**







(HB 673, HB 1667, HB 2387), and **Washington** (HB 1002, HB 1070, SB 5043) expand mental injury/PTSD coverage to additional workers, including firefighters at commercial airports, certain healthcare workers, certain first responders, coroners, and correctional workers. The **California** bills passed the Senate and are pending in the Assembly.

**Utah** (HB 65) enacted legislation that lists bladder, brain, colorectal, esophageal, kidney, leukemias, lung, lymphomas, melanomas, mesotheliomas, oropharynx, ovarian, prostate, testicular, and thyroid as the presumptive cancers for firefighters. The bill also requires cancer screenings for certain firefighters. Additional states considered cancer screenings for certain firefighters: **Nevada** enacted legislation (SB 170), and **Wyoming** adopted amendments to Chapter 10 Miscellaneous Medical Protocols of the Department of Workforce Services' Workers Compensation Division regulations to include new Section 34. Firefighter Cancer Detection and Prevention. **Hawaii** (HB 827/SB 828) would have added adenocarcinoma or mesothelioma of the respiratory system; cancer of the buccal cavity, colon, pharynx, and thyroid; and malignant melanoma for firefighters. **California** (SB 230) would extend the cancer presumption to active firefighting members of a fire department who provide fire protection to a commercial airport, National Aeronautics and Space Administration installation, or US Department of Defense installation, while **California** (SB 632) is considering adding a rebuttable presumption for certain cancers that develop or manifest in hospital employees. The **California** bills passed the Senate and are pending in the Assembly.

**Texas** enacted (HB 4215) to define independent contractors for all purposes. **Alaska** (SB 35) introduced legislation establishing that delivery network company couriers are not employees and transportation network companies or delivery network companies are not employers of transportation network company drivers or delivery network company couriers while **Hawaii** (HB 1290) introduced legislation to establish a program to provide portable benefits to gig workers, and **Oregon** (SB 1166) considered establishing a task force to ensure access to benefits for transportation network company drivers. **California** introduced several bills to create or extend exemptions for specified occupations and business relationships from the application of the "ABC test" for determining whether a worker is an employee or an independent contractor: licensed manicurists (AB 504, AB 1514), commercial fishers (AB 1514), merchandisers (AB 816), athletic coaches (SB 527), and construction trucking (SB 809).

**Colorado** enacted (SB 25-045) to require the Colorado School of Public Health to analyze draft model legislation for implementing a single-payer, nonprofit, publicly financed, and privately delivered universal healthcare payment system for Colorado that directly compensates providers. **Oregon** (SB 154) considered, but did not pass, a bill that requires the Universal Health Plan Governance Board to study universal healthcare, and **Hawaii** (HB 1490/SB 1179) introduced legislation to study the single-payer program and also establish a program, under certain conditions.





**Hawaii** (HB 1246, SB 1613) introduced legislation to legalize recreational marijuana, while **Idaho** (H 401) and **Texas** (HB 1504, SB 170, SB 734) considered, but did not pass, legislation to legalize medical marijuana. The **Idaho** bill would not have required reimbursement.

**Colorado** enacted (HB 25-1063) to make a prescription medicine that contains crystalline polymorph psilocybin legal upon its approval by the FDA, and **New Mexico** enacted (SB 219) to allow the use of psilocybin in an approved setting to treat qualified medical conditions. **Washington** introduced (HB 1433, SB 5201) to, in part, regulate and allow adult access to psychedelic substances overseen by the Washington Department of Health without requiring reimbursement. **Texas** introduced (HB 4014, SB 3005) to study the use of psychedelic therapies in the treatment of certain conditions, while **Nevada** introduced (AB 378) to create the Alternative Therapy Pilot Program to provide access to psychedelics treatment to certain patients who have been diagnosed with a mental health condition. These bills did not advance.

Other bills of interest in the Western Zone include:

- **Hawaii** SB 1563 establishes insurance rate transparency requirements. This bill is pending in the Senate.
- **Idaho** H 64 provides that members of an LLC may be liable for a failure to secure workers compensation. This bill was enacted.
- **Montana**
  - HB 143 revises the definition of treating physician to include physician assistants without regard to proximity of other providers. This bill was enacted.
  - HB 428 revises the definition of "employer" for workers compensation coverage. This bill was enacted.
  - SB 295 restores the right for an injured worker to designate a treating physician. This bill did not advance.
- **Nevada**
  - AB 93 revises the definition of police officer for the purposes of certain benefits and exemptions. This bill was enacted.
  - AB 281 clarifies for purposes of industrial insurance that a member of the state militia is on state active duty for 24 hours a day while on state active duty. This bill was enacted.
  - SB 258 revises provisions governing certain civil actions involving injured employees. This bill was enacted.
  - SB 317 in part, relates to the maximum wage used in the calculation of premium. This bill was enacted.
- **New Mexico** HB 66, in part, relates to increasing the maximum allowable attorney fees in a disablement case. This bill was enacted.





### ■ Oregon

- HB 2799 raises the limit for witness fees, expenses, and costs for a claimant who prevails against a denial in a workers compensation dispute. This bill was enacted.
- SB 837 requires the Oregon Health Authority to provide workers compensation coverage for volunteers who provide services in other states pursuant to certain interstate agreements. This bill was enacted.

### ■ Texas

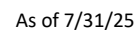
- HB 2067 relates to declination, cancellation, or nonrenewal of insurance policies. This bill was enacted.
- SB 454 relates to eligibility for workers compensation benefits for firefighters and emergency medical technicians who develop infertility. This bill did not advance.

## CONCLUSION

In 2025, state and federal public policymakers continued to consider a wide range of bills and regulations that could impact elements of the workers compensation system. State legislatures and Congress continue to examine and propose changes to such areas as mental injuries, cancer-related illnesses, independent contractors, single-payer health insurance frameworks, marijuana legalization and reimbursement, and hallucinogens/psychedelics. NCCI continues to actively monitor legislative and regulatory initiatives and provides up-to-date information on [ncci.com](https://ncci.com).



## 2025 Marijuana Legalization Status



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## Interactive Dashboards

The **2025 Legislative and Regulatory Trends Report** page offers two interactive dashboards:

- **Enacted Legislation—Interactive Dashboard** provides interactive navigation for a countrywide view of enacted workers compensation-related legislation. You can easily sort information by year, state, zone, and topic of interest.

**Enacted Legislation—Interactive Dashboard**

**Callouts:**

- You can select the year.
- You can create a custom view using one or more of the category filters. Select more than one option within a filter by holding CTRL.
- Click on the zone button to customize your selection. Hold CTRL to select multiple zones.
- States in blue have enacted legislation this year. Clicking on a state(s) will narrow the details below to your custom selections.
- To enlarge the view for a particular image, hover over the image to select Focus Mode in the upper right corner.
- Click the link to visit the state website. Scroll for additional entries.

State	Topic	Detail	Bill	URL
Alaska	Other Topics	Adjusters, Cancellations	SB 132	<a href="#">View Details</a>
Arizona	Benefits	Fee Schedule, Dependent Benefit, TTD	SB 1551	<a href="#">View Details</a>
Arizona	Coverage	Assigned Risk Plan	HB 2032	<a href="#">View Details</a>
Arkansas	Administrative	Recodification	HB 1508	<a href="#">View Details</a>
Arkansas	Administrative	Reserve Ratio Schedule Table	SB 560	<a href="#">View Details</a>
Arkansas	Administrative	Secretary of the Department of Labor and Licensing	SB 439	<a href="#">View Details</a>
Arkansas	Administrative	Workers Compensation Insurance Plan	HB 1595	<a href="#">View Details</a>
Arkansas	Administrative	Workers Compensation Insurance Plan	SB 483	<a href="#">View Details</a>
Arkansas	Coverage	Employee	SB 598	<a href="#">View Details</a>
Arkansas	Coverage	Work Requirement Volunteer	HB 1543	<a href="#">View Details</a>
Arkansas	First Responders	Pay	HB 1341	<a href="#">View Details</a>

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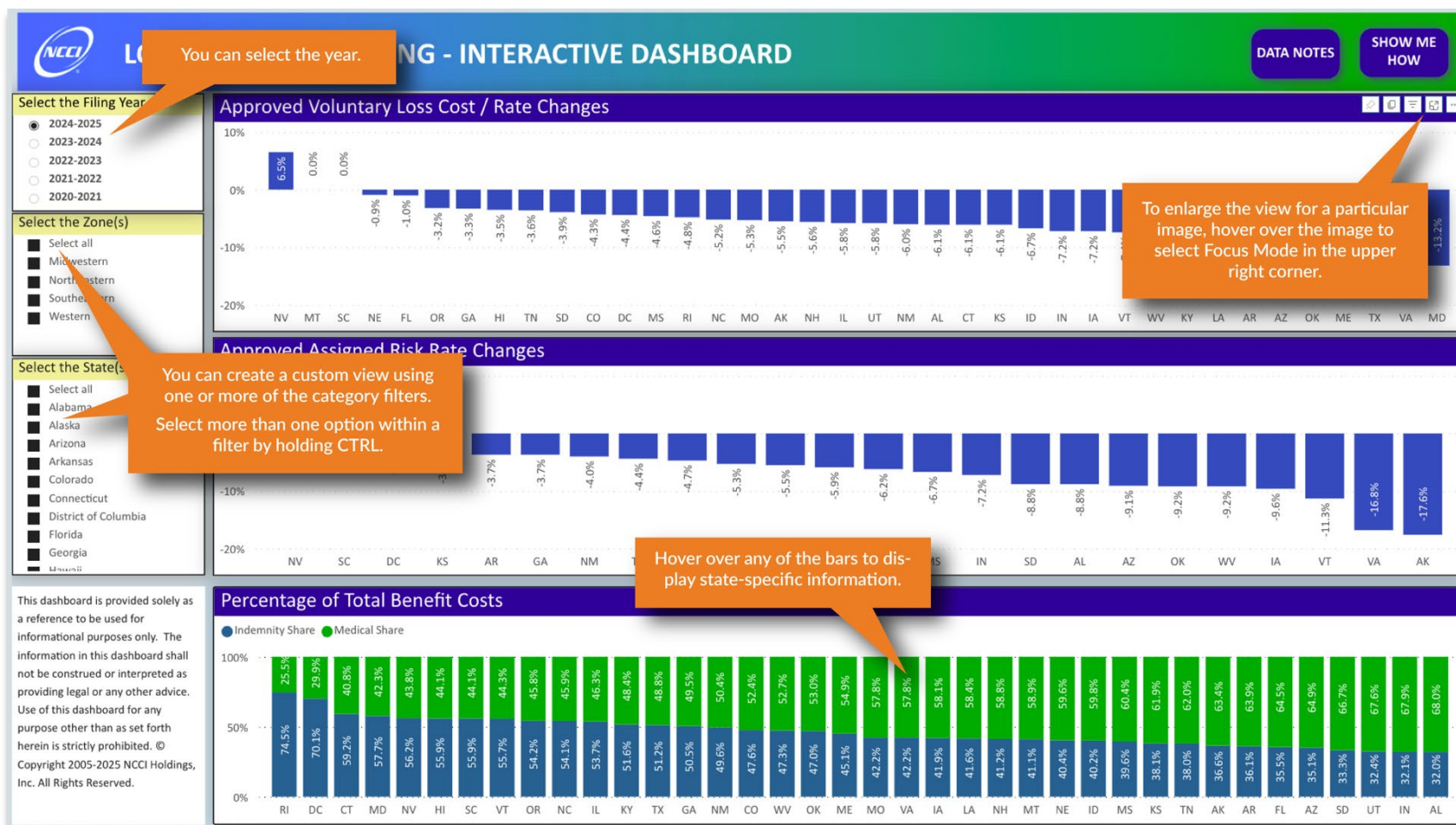




## LEGISLATIVE AND REGULATORY TRENDS REPORT



- **Loss Cost/Rate Filing—Interactive Dashboard** allows you to navigate Loss Cost/Rate data and interact with workers compensation information in new and insightful ways.







## Legislative Activity Online Resource

Visit the [Legislative Activity Online Resource](#) for continuous updates on legislative developments.

### Legislative Activity

As part of our efforts to provide information on workers compensation legislative activity, NCCI identifies and monitors relevant workers compensation-related bills in all jurisdictions and the federal government.

In addition, one of NCCI's core services is providing cost analyses of proposed legislation. Completed NCCI cost analyses of enacted legislation are available for jurisdictions where NCCI provides ratemaking services.

You can access these bills and cost analysis through the interactive map below by clicking on any specific jurisdiction.

[Click here to see items for Federal.](#)

#### 2025 Legislative and Regulatory Trends

[Click here](#)

#### RECENT UPDATES

Enacted Legislation Report—2025 (PDF)—**Updated**

Year States Legalized Marijuana (PDF)

*Content Requires Authentication*

Georgia Cost Impact Analysis—**Updated**

New Mexico Cost Impact Analysis—**Updated**

South Carolina Cost Impact Analysis—**Updated**

#### WHAT'S TRENDING

MI HB 4764—Relates to medical examiners and cancer (In House Committee) **New**

NJ A 5792—Requires employers of certain first responders to provide for workers compensation coverage of counseling services in certain situations (Enacted) **Updated**

OR SB 837—Requires the Oregon Health Authority to provide workers compensation coverage for volunteers who provide services in other states pursuant to certain interstate agreements (Enacted)





## Legislative Activity Online Resources—State Example

### Nevada—Legislative Activity



[Industry Information](#) » [Legislative Activity](#)

*NCCI's Legislative Activity Page is provided "As Is", solely as a reference tool to be used for informational purposes only. This page contains summaries of various workers compensation related bills as initially drafted, which are subject to change and frequently do. The end user is responsible for ensuring the accuracy of the information contained herein prior to use for any purpose. The information on this page shall not be construed or interpreted as providing legal or any other advice.*

#### BILL STATUS

All Bill Types ▾ All Bill Status ▾ All Bill Years ▾ [Filter](#) [Clear Filter](#)

##### AB 93 - Enacted

Last Modified: 6/16/2025

Relates to public employees; revises the definition of "police officer" for the purposes of certain benefits and exemptions; makes an appropriation.

##### SB 317 - Enacted

Last Modified: 6/13/2025

Revises certain requirements for an insurer or third party administrator to maintain a physical office in this State; revises the circumstances under which the Administrator of the Division of Industrial Relations of the Department of Business and Industry may conduct certain inspections; revises provisions relating to the administration of certain claims; revises provisions relating to the calculation of certain premium costs; revises provisions relating to certain administrators; revises provisions relating to certain audits; revises provisions relating to certain subsequent injury accounts; authorizes the Administrator to adopt regulations relating to physician assistants; requires the Administrator to adopt a certain formulary; revises provisions relating to an insurer's list of certain physicians and chiropractic physicians; establishes and revises various requirements for certain hearings relating to industrial insurance claims; revises provisions governing an injury or disease that is caused by stress; revises provisions governing motions to stay certain decisions and petitions for judicial review; revises requirements for payments for a period of temporary partial disability; revises the circumstances under which the Administrator may impose certain administrative fines; repeals provisions governing certain appeals and certain determinations of a percentage of disability.

#### COST IMPACT ANALYSIS

Content Requires Authentication

Nevada Medical Fee Schedule (PDF)  
—Updated on 09/19/24

Nevada Revised Annuity Table (PDF)  
—Updated on 10/16/24





## APPENDIX

These links provide related resources on **ncci.com**.

- [Legislative Activity Online Resource](#)
- [Court Case Insights](#)
- [State Advisory Resources](#)
- [State Insight\\*](#)
- [Frequency and Severity Results by State](#)
- [Summary of Loss Cost/Rate Filing Information by State\\*](#)
- [Underwriting Results by State](#)
- [Residual Market Management Summary 2024](#)
- [Residual Market State Activity Reports](#)
- [Circulars\\*](#)

*\*Content requires authentication.*

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