**KNOW YOUR LEGAL RIGHTS**

**What happens when workers’ comp ends, but your pain hasn’t?**

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By Atty. Naomi Swain

If you’ve been injured on the job in Wisconsin, you may have heard the term “end of healing” — also called maximum medical improvement (MMI). Doctors, insurance companies, or your employer might use it, but what does it actually mean for your workers’ compensation benefits?

Simply put, it’s the point where your doctor believes your condition has gotten as good as it’s going to get — at least for the foreseeable future. That doesn’t mean you’re fully recovered or pain-free. It just means that more treatment isn’t expected to lead to significant improvement.

**Reaching the End — But Still in Pain?**

This can be confusing and frustrating. Many injured workers still have pain, movement issues, or job restrictions when they’re told they’ve reached MMI. But legally, that “end of healing” decision is based on whether your condition is likely to improve further with treatment — not whether you feel 100% better.

Wisconsin’s workers’ compensation system treats this point as a major turning point in your case. Once you reach MMI, temporary wage replacement benefits stop, and any compensation for permanent damage or restrictions starts.

**Real-World Example: When “Healing” Isn’t a Full Recovery**

In a case reviewed by Wisconsin’s Labor and Industry Review Commission, a worker was still receiving treatment for pain after a back injury. However, the treatment wasn’t improving function — it was just helping him manage symptoms. The Commission ruled that his healing was considered “complete,” even though he still needed care.

That decision reflects how the system views MMI: it’s not about being pain-free, it’s about whether continued treatment will lead to measurable improvement.

**Who Decides When You’re “Healed”?**

Your treating doctor usually makes this call. If they believe you’ve hit a plateau — where more treatment won’t improve strength, motion, or function — they’ll declare that you’ve reached MMI.

But it’s not always clear-cut. Sometimes the doctor hired by the insurance company may say you’ve healed, even if your own doctor disagrees. That’s when it can help to involve a workers’ compensation attorney, especially if you’re still unable to work or believe further treatment could help.

**Why It Matters So Much**

Reaching the end of healing is more than a medical label — it has real consequences:

* **Your temporary wage-loss benefits stop.** These are the weekly checks you’ve received while you couldn’t work. Once MMI is declared, they typically end.
* **Permanent benefits may begin.** If your doctor finds you have lasting damage or restrictions, you may qualify for permanent partial disability payments or job retraining assistance.
* **Your job future may change.** If you’re left with permanent restrictions — like not lifting more than 20 pounds — that can affect whether you can return to your old job. You may need to be retrained for a different type of work.

**What About Mental Health Injuries?**

Reaching MMI can be more complicated for psychological injuries. Mental health symptoms often fluctuate, and providers may hesitate to say someone is fully healed. But eventually, they will need to give an opinion on whether further treatment is likely to lead to meaningful improvement — even if the condition continues.

**What If You Disagree?**

You’re not stuck with the insurance company’s opinion. If your own doctor believes you’re still improving, that’s strong evidence to challenge an early MMI determination. But it’s important that your doctor clearly explains why continued treatment could lead to recovery — not just pain relief.

In another case, a worker was still receiving care, but it only managed symptoms, not function. That wasn’t enough to delay the end of healing under the system.

**Bottom Line**

Reaching the end of healing doesn’t mean you’re better — it just means your condition has stabilized. It marks a shift in your benefits and opens the door to permanent compensation if you have lasting effects.

If you’re unsure about what’s next or believe the decision was made too soon, talk to your doctor — and don’t hesitate to consult a workers’ compensation lawyer. It’s your health, your job, and your future on the line.

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