An idiopathic condition is a condition or trait that is unique or personal to the injured worker, is not related to the employment, and exposes the injured worker to risk from injury. Although almost any condition can be idiopathic, the most common examples are diabetes, heart disease, seizures, epilepsy, hypoglycemia (low blood sugar), and syncope (fainting), to name a few. If an employer/insurer can prove that the claimant’s injury was caused by an idiopathic condition, it may be possible to defeat the claim. Succeeding on the theory of idiopathic condition, however, can be difficult and requires a detailed claims investigation and review of all medical records, both present and past. In order to understand how an idiopathic condition may be a defense to a workers’ compensation claim, it is necessary to review the basic rules of compensability required in Maryland. In Maryland, the claimant must prove that an accidental injury arises out of and in the course of the employment. The phrases “arises out of” and “in the course of” are not synonymous—both must be proven in order to have a compensable claim. The “arising out of employment” requirement is satisfied when it is shown that the injury results from the nature or obligation of the employment. The “in the course of” requirement is satisfied when it is shown that the accident occurred at a time and place where the claimant would be expected to be. When it can be proven that the injury occurred due to an idiopathic condition, it does not arise out of employment, because, instead, it arises from some pre-existing condition. Without meeting both requirements, the claim is not compensable.

Important: While federal law does not permit you to ask employees about their medical history, if you happen to have knowledge that one of your injured workers has an idiopathic condition, it is imperative that you notify your assigned claims adjuster as soon as possible. The adjuster can then perform the appropriate claims investigation and obtain all of the necessary medical documentation in an effort to properly defend the claim.