

WORKERS' COMPENSATION REQUIREMENTS BY STATE

State	WC Required?	Comments	Contact Info
AK	Yes		907-465-2790
AL	No		
AR	No		
AZ	No		
CA	Yes		800-736-7401
CO	Yes	if you have 1 or more employees who work full time	303-318-8700
CT	Yes	if employee works more than 25 hours per week	860-566-4154
DC	Yes*	if employee works 20 or more per week	202-671-1000
DE	Yes	if employee will make more than \$750 per quarter	302-761-8200
FL	No		
GA	No		
HI	Yes	if employee make more than \$225 per quarter	808-586-9151
IA	Yes*	if wages are \$1,500 or more per year	800-562-4692
ID	No		
IL	Yes*	if 1 employee works 40 hrs/wk or more (or 2 employees work a total of 40 hrs/wk or more)	312-814-6541
IN	Yes		317-232-3808
KS	Yes*	if wages are \$20,000 or more	800-332-0353
KY	No*	unless have 2 or more employee's	800-554-8601
LA	No		225-342-7555
ME	No*	unless employee provides nursing care	
MD	Yes*		800-264-4943
MA	Yes*	if employee works 16 or more hours per week	617-727-4900
MI	Yes*	if employee works 35 or more hours per week or employer has 3 or more employees	517-322-1195
MN	Yes*	if wages are \$1,000 or more in a calendar quarter	800-342-5354
MO	No*		
MS	No*	unless have 5+ employees	
MT	No		
NC	No*	unless have 3 or more employees	
ND	No		
NE	Yes*	if household employee is a caregiver (domestic servants are exempt)	402-471-6468
NH	Yes*	MUST BUY THROUGH STATE if employee works 40 or more hours per week; if employee works less than 40 hours per week, can use homeowner's insurance	603-271-3176
NJ	Yes		609-292-2414
NM	No		
NV	No		
NY	Yes*	if employee works 40 or more hours per week; or is professionally certified; or is a live-in. MUST BUY THROUGH STATE UNLESS ELECTIVE.	212-312-9000
OH	Yes*	MUST BUY THROUGH STATE.	800-644-6292
OK	Yes		800-522-0071
OR	No		
PA	No		
RI	No		
SC	No*	unless have 4 or more employees	
SD	No		
TN	No		
TX	No		
UT	Yes		800-530-5090
VT	No		
VA	No		
WA	No*	unless have 2 or more employees that each work 40 or more hours per week	
WI	No		
WV	No*	unless have 5 or more employees	
WY	No		