

What You Need to Know: Workers Comp for Domestic Staff

Many states require families to carry workers compensation insurance for their domestic employees. Depending on the number of hours worked, pay rate and other compensation details, domestic employees can qualify for workers compensation programs if they suffer injury on the job. Below is a guide that lists worker compensation requirements for each state.

Alabama - Voluntary

Alaska - Mandatory

Any domestic worker except part-time babysitters, cleaning persons, harvest help and similar part-time or transient help.

Arizona - Voluntary

Arkansas - Voluntary

California - Mandatory

Any domestic worker – including one who cares for and supervises children but excluding domestic service by a parent, spouse, or child of the employer – employed 52 or more hours, or who earned \$100 or more, during 90 calendar days immediately preceding date of injury or last employment exposing such worker to the hazards of an occupational disease.

Colorado - Mandatory

For all domestic workers working 40 hours or more in a week, or working five days or more in a week.

Connecticut - Mandatory

Any domestic worker employed 26 hours or more per week by one employer.

Delaware - Mandatory

Any domestic worker who earns \$750 or more in any three month period from a single private home or household.

District of Columbia - Mandatory

Domestic workers employed by the same employer at least 240 hours during a calendar quarter.

Florida - Voluntary

Georgia - Voluntary

Hawaii - Mandatory

Any worker employed solely for personal, family or household purposes whose wages are \$225 or more during the calendar quarter and during each completed calendar quarter of the preceding 12-month period.

Idaho - Voluntary

Illinois - Mandatory

Any worker or workers employed for a total of 40 or more hours per week for a period of 13 or more weeks during a calendar year by any household or residence.

Indiana - Voluntary

Iowa - Mandatory

Any employee working in or about a private dwelling who is not a regular household member, whose earnings are \$1,500 or more during the 12 consecutive months prior to an injury.

Kansas - Mandatory

Any domestic worker if the employer had a total gross annual payroll for the preceding year of \$20,000 or more for all workers.

Kentucky - Mandatory

Two or more domestic workers regularly employed in a private home 40 or more hours a week.

Louisiana - Voluntary

Maine - Voluntary

Maryland - Mandatory

Any domestic worker whose earnings are \$1,000 or more in any calendar quarter from a private household. Domestic servants and their employers jointly may elect to cover the employee, even if the individual does not meet the earnings requirement.

Massachusetts - Mandatory

Domestic workers employed 16 or more hours per week by an employer.

Michigan - Mandatory

Any household domestic worker except those employed for less than 35 hours per week for 13 weeks or longer during the preceding 52 weeks.

Minnesota - Mandatory

Domestic workers earning more than \$1,000 in a three-month period during the prior year.

Mississippi - Voluntary

Missouri - Voluntary

Montana - Voluntary

Nebraska - Voluntary

Nevada - Voluntary

New Hampshire - Mandatory

For full-time and part-time domestic staff.

New Jersey - Mandatory

For full-time and part-time domestic staff.

New Mexico - Voluntary

New York - Mandatory

Any domestic worker employed (other than those employed on a farm) by the same employer for a minimum of 40 hours per week.

North Carolina - Mandatory

For 10 or more employees: Covers domestic service if employer employs more than 10 full-time non-seasonal laborers.

North Dakota - Voluntary

Ohio - Mandatory

For any domestic worker earning \$160 or more in any calendar quarter from one employer.

Oklahoma - Mandatory

For any person employed as a domestic servant or as a casual worker in and about a private home or household, which private home or household had a gross annual payroll in the preceding calendar year of more than \$10,000 for such workers.

Oregon - Voluntary

Pennsylvania - Voluntary

Rhode Island - Voluntary

South Carolina - Mandatory

For four or more employees: Covers domestic service if employer employs four or more employees with a total annual payroll of \$3,000 or more during the previous calendar year.

South Dakota - Mandatory

For any domestic worker employed more than 20 hours in any calendar week for more than six weeks in any 13-week period.

Tennessee - Voluntary

Texas - Voluntary

Utah - Mandatory

Any domestic worker employed for 40 or more hours per week by the same employer.

Vermont - Voluntary

Virginia - Voluntary

Washington - Mandatory

For two or more employees: Two or more domestic workers if regularly employed in a private home for 40 or more hours per week.

West Virginia - Voluntary

Wisconsin - Voluntary

Wyoming - Voluntary

Chubb can work with your independent agent or broker to create a workers compensation program that meets the requirements of your state. Reach out today to learn more about protecting yourself, your family and your employees with the right type of plan.

Source: <https://www.homeworksolutions.com/knowledge-center/about-workers-compensation-insurance/>



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