



[Auto Casualty](#)

# Pot Policies in Workers' Compensation and Auto Casualty [Webinar]

## Event Details

When: July 29, 2020 @ 8:00PM EDT To: @ Where: [Online Event](#)

Even as the pandemic takes center stage, [marijuana legislation has been making headway in several states](#) this year. In this webinar, VP of Government Affairs Brian Allen and Chief Clinical Officer Dr. Mitch Freeman discuss marijuana from a [clinical and legislative perspective](#). [Watch Now](#)

## Summary

According to Allen, renewed interest in marijuana legalization by some states has partly been spurred by the pandemic, with many dispensaries deemed essential businesses. Many states are also considering possible tax revenue opportunities from the drug and the influence of criminal justice reforms. Freeman points out how increased public acceptance is also a factor in states considering legalization. However, studies are still mixed on the benefits of marijuana. He cites concerns about health risks related to high potency THC, especially as average THC potency levels have increased over time. Some studies, however, point to the potential benefit of marijuana products to help treat pain, substitute for opioid use and help manage opioid withdrawal. Pain relief is especially important in workers' compensation and auto casualty, making those studies especially important to watch over time as more information becomes available. On the legalization front, Allen says that several states have considered legislation and that there are many ballot initiatives across the U.S. for legalization or expanded legalization. A few federal initiatives are still being considered, even amidst the COVID-19 pandemic, though the pandemic has largely stalled efforts. A few court cases have also been heard, with the results varying depending on the state. Allen says courts in some states are requiring payment or reimbursement for marijuana while others have upheld the employer's right to deny coverage. Several considerations arise when looking at the impact on the workers' compensation and auto casualty industries. Though the effects vary slightly, there is some overlap across those two industries in considering whether payers will have to cover the cost of marijuana and how easy it will be to determine use on the job or in the car. As we look toward the future of marijuana, there are many open-ended questions for the industry and the country in general to consider. Although we do not know what the future holds for marijuana, we expect its path toward legalization to continue and for the industry to need to monitor changing regulations and court rulings continuously.

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