

HURT ON THE JOB?

Here's What You Need to Know



If you've been injured on the job, your employer should send you for immediate medical attention, if needed. After the injury, your employer should also provide you with the necessary forms to submit the worker's compensation claim.



Within 30 days, the worker's compensation insurance company will accept or deny your claim.



If the insurance company denies your claim, you should consider appealing the decision.



If the claim is accepted, you will receive medical treatment, paid by the insurance company, from a medical provider on the insurance company's panel of approved providers. You have the right to request a transfer of care in some situations to a different provider on the approved panel of providers.



Under certain circumstances, you may also be entitled to compensation if you miss work because of your injuries, or if you're required to work a light duty job.



Eventually, the worker's compensation doctor will tell you that you've reached maximum medical improvement. This means that your medical condition is unlikely to get any better or any worse anytime soon.



At the PPD evaluation, a different doctor will evaluate your condition and assign you a percentage of impairment. If you are assigned an impairment percentage, you may be entitled to a PPD award (compensation), which you can receive in lump sum or monthly payments.



If your workers compensation doctor gives you permanent work restrictions, you might also receive vocational rehabilitation, which is training for a new job within your permanent work restrictions. During the retraining period, you may receive compensation and the insurance company pays for your training.



If you become totally disabled as a result of your workers compensation injury, you might be entitled to compensation for the remainder of your life. This is rare.



At this point, the doctor will determine if you are "rateable." If you are rateable, then the insurance company will schedule you for a permanent partial disability evaluation "PPD". This is usually the final evaluation in your claim and will determine if you have any permanent impairment as a result of the injury.



If you need any assistance on your journey through the worker's compensation system, give us a call TODAY!

