

First 3 Steps to Take After Getting Injured at Work

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Here is what you should do if you have been hurt at work.

Report your accident

Immediately tell your supervisor or safety director about your accident, even if you do not think you need immediate medical attention. You never know when something small will turn into something big and it is better to be safe than sorry. You or your employer will then complete an incident report making a record of the event. Failure to report an injury in a timely manner could result in the denial of benefits.

Request medical treatment

You will be sent to a company-approved doctor. It is important that you only see an authorized doctor as the laws in New Jersey give your employer and their workers' compensation insurance company the absolute right to choose the doctors and any other medical providers. If you do not feel medical attention is necessary immediately but after a day or two you are feeling worse instead of better, request medical attention at that time.

You may receive communication from the workers' compensation insurance carrier with information about your claim including your claim number and your contact person. This person's role is to authorize treatment, arrange appointments and pay the doctors' bills as well as any temporary disability benefits (wage replacement) that you are entitled to if you must be out of work while you recover from the injury. They are not your friend; they represent the insurance company. An attorney is your representative and is interested in helping you, not the company's bottom line.

Consult a lawyer

As soon as possible, contact a lawyer who will explain your rights and the benefits you are entitled to when you are hurt at work. An experienced workers' compensation attorney will help you decide the best way to proceed in your situation. We prefer to be involved in the process as soon as possible so that we can be there for you as the need arises, but we are happy to meet with you at any stage.

It is not unusual for an insurance company to suddenly schedule an examination with an independent

doctor during treatment. The reality is that this doctor will likely find that no additional treatment is necessary, even where the insurance company's authorized doctor has scheduled additional testing or even surgery. It is much easier for an attorney to address this when it happens rather than after the fact and having to play catch up.

If your claim is denied, we recommend that you consult a lawyer immediately. Many claims that are initially denied by the workers' compensation carrier are successfully litigated resulting in the payment of medical bills, temporary disability if you have to be out of work while you are recovering from the injury or illness and an award of money.

If your injury has a permanent impact on your life after treatment has concluded, you are entitled to an award of money. In some instances, the insurance carrier will voluntarily issue you a payment. However, an attorney will ensure that you maximize the amount of money you are eligible to receive.

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