

5 THINGS TO DO IF YOU'RE HURT AT WORK

Workplace injury?
Steps to take for a successful claim



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There are countless ways to get hurt in the workplace. While certain occupations are more high-risk than others, anyone can sustain an injury while on the job, whether they're an office clerk or a construction worker. That's why almost all employers are required to provide workers' compensation.

However, recovering the benefits you're rightfully owed after being hurt on the job is easier said than done. In fact, some employers and insurance companies will try to deny or minimize the benefits paid out to you by downplaying or misrepresenting your injury.

Appealing an unfairly denied [workers' compensation claim](#) can be a long and stressful process for an injured worker, but our attorneys at Morgan & Morgan know the tricks that insurance companies use to lowball or outright deny workers' compensation claims, and we can challenge them on your behalf.

Post-Accident Checklist: What to Do After You're Hurt on the Job

- Report the details of the accident to your supervisor immediately.
- Seek medical treatment and, if required, use the doctor selected by your employer.
- Follow the doctor's orders and medical instructions.
- File your workers' compensation claim within 30 days.
- Consult a workers' compensation attorney if your claim is denied or underpaid.





Workplace Injury Facts & Statistics

- There were **2.9 million** nonfatal occupational injuries and illnesses reported by private industry employers in 2016.
- The **most common** nonfatal workplace injuries include:



- The industries with the most nonfatal workplaces injuries that required time off from work are **health care and social assistance, retail trade, and manufacturing.**

* Source: Bureau of Labor Statistics. (2016). [Nonfatal Occupational Injuries and Illnesses Requiring Days Away From Work](#).

Workers' Compensation Lawsuit FAQs

Our attorneys have handled thousands of workers' compensation cases, and they know what it takes to successfully file or appeal a claim. We have the answers to your most important workplace injury questions, including:

Q. How do I know if I'm covered under workers' compensation?

- A.** The vast majority of employers are required by law to have workers' compensation coverage, although there are some exceptions. But generally, in order to receive workers' compensation benefits, you must be considered an employee — not an independent contractor — and your injury must be work-related.



Q. Do I have to use the physician my employer chooses?

- A.** It depends on the state that you live in. In many cases you must see the doctor that your employer's insurance company chooses, but in some states you can choose your doctor yourself for your initial visit. Some employers may also require that you undergo an **Independent Medical Exam (IME)** conducted by a doctor of its choice. While the IME is supposed to be an accurate and fair diagnosis of your injury, the IME doctor often works with the insurance company to protect their financial interest, and may use the examination as a way to downplay your injury and limit your payout.

Q. Can my employer retaliate if I file a workers' compensation claim?

- A.** Retaliating against an employee for filing a workers' compensation claim is illegal. With that said, some employers may attempt to prevent injured employees from filing a claim through illegal actions, such as demotion, pay cuts, or inappropriate disciplinary actions. If this happens, you may be able to bring a retaliation lawsuit against your employer.

Q. How long will I receive workers' compensation benefits?

- A.** It depends on the state you live in, and the nature of your injury. The amount of time you will receive workers' compensation benefits depends on your classification and your state, but most time limits fall between three and seven years. If you are permanently disabled, your benefits will generally never run out, though certain states have exceptions.



Q. What do I do if my claim is denied?

A. If your claim is denied, don't give up hope. Many workers have their initial claim denied before they successfully appeal their claim for workers' compensation.

An experienced workers' compensation attorney can help you through the complicated process of filing an appeal and ensure you don't miss the deadline for an appeal.



Our Attorneys Can Help

If you still have workers' compensation lawsuit questions after reading our FAQ, please contact us today by filling out our [free, no-obligation form](#). Our attorneys have years of experience fighting for people wrongfully denied their workers' compensation claims, and they may be able to help if you or someone you love was hurt on the job.

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