

5 MISTAKES TO AVOID IN YOUR WORKERS' COMPENSATION CASE



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FAILING TO SEEK OR DELAYED MEDICAL CARE

Getting medical attention is a must if you've been injured. By avoiding medical care, you will only make your injuries worse. If you do not get prompt medical attention, you may not be able to get paid for your injuries. The longer you wait to go to the doctor, the more likely it is that someone will claim that you sustained your injuries due to something other than work. Take time to seek medical attention for your on-the-job injuries.

ACTION STEP

Schedule an appointment with a doctor today!



HESITATING TO INFORM YOUR EMPLOYER ABOUT YOUR INJURY

Not informing your employer about your injury has the same risks as not going to see a doctor. The longer you wait to tell your boss about your injury, the more likely it is that your employer will claim that you were injured at home.

Initiating a workers' compensation claim begins with a notification to the employer. Your employer is required by law to provide you with a workers' compensation claim form. The only way for you to have a workers' compensation claim is to let your employer know about your injury.

ACTION STEP

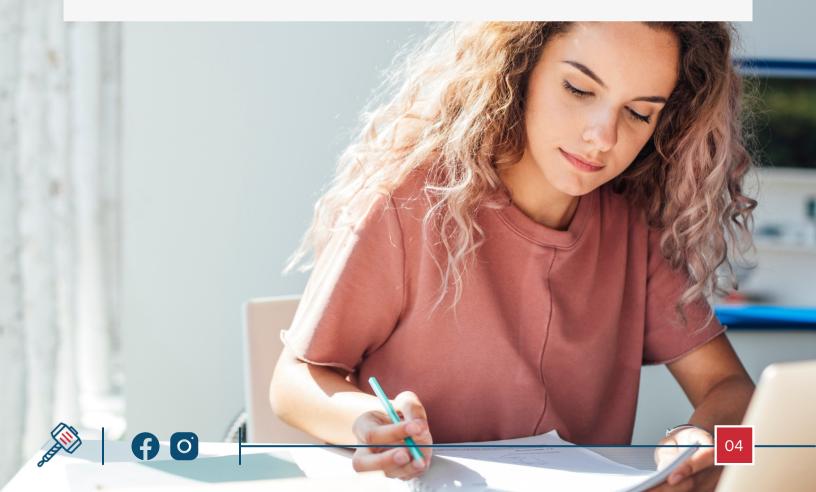
Report your injury to your workplace today!

UNCLEAR OR UNTRUTHFUL COMMUNICATION

Many people make the mistake of not being clear as to what happened to them, or of making statements that contradict what they previously said about their accident and injuries. You must be as clear, truthful, and accurate as you can when speaking about your job injuries. If you don't know the answer to a question you are asked, then speak up. Not knowing the answer to a question is better than guessing or estimating.

ACTION STEP

Write out your entire injury experience so that you don't forget any details.



FAILING TO FOLLOW DOCTOR'S ORDERS

When you seek medical care for your injuries, your doctor will recommend a course of treatment that will get you back to normal as quickly as possible. Among these treatments are prescription drugs, physical therapy, surgery, medical or surgical procedures, and restrictions on activities and movement. No matter what treatment your doctor prescribes, you need to follow his or her orders.

It is the doctor's responsibility to diagnose and prescribe the necessary treatments for you to recover and regain full health. When you don't listen to your doctor, you make your injuries worse.

Since you made your condition worse by not following your doctor's orders, you are not entitled to compensation for the worsened condition. The doctor's advice is irrefutable either medically or financially.

ACTION STEP

If you aren't following medical advice, change that today!

FAILING TO REQUEST A HEARING AFTER CLAIM DENIAL

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Once you receive a claim denial letter from your employer's insurance company, you have 60 days to request a hearing to challenge the decision. Do not wait until it is too late. After 60 days you lose the right to have your workers' compensation claim reviewed by the Workers' Compensation Division. At that point, the closure of your claim is final. Many injured workers either forget to request a hearing or unwittingly fail to read the denial notice prior to the 60-day expiration.

ACTION STEP

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Have you been denied? If so, contact us immediately and we'll help you fix this!

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