

What You Should do if You're Hurt at Work: A Checklist

By Jason M. Pottenger, Attorney

September 2015

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If you're hurt on the job, you probably have a lot of questions running through your mind. "Do I need to tell someone about this?" "Where should I get treated?" "Can I afford to miss work?" "Should I file for workers' comp?"

Workers' compensation is a difficult area of the law. Without knowing how to answer these questions—and the many more that will follow—you can easily make a mistake that could jeopardize your ability to file a claim and collect benefits should you need them. Here is a checklist of the basic steps you should follow after being hurt on the job.

1. Report your Injury.

Report your injury to your supervisor as soon as possible after your accident. If you require immediate medical attention or your employer has a mandatory injury reporting procedure, there's no question that you must file a report.

If your injuries don't appear serious or you're not sure what to do, you may think it's okay to wait and see how things turn out. You might even feel pressured not to file a report in order to keep the company's safety record clean.

In Missouri, work injuries must be reported to your employer in writing within 30 days of the accident. Reporting an accident is the first step toward being eligible for workers' compensation benefits. Failing to report your injury or even waiting too long can be a big mistake that puts your health, your job, and your finances in jeopardy.

2. Get a copy of the report.

Make sure your injury report is filled out, and request a copy for your records. Double check to make sure it includes an accurate account of the accident and the injuries you sustained—even minor ones. This can help if your employer tries to deny you treatment or benefits that you are entitled to.

3. Request treatment.

If you need to see a doctor as a result of your work injury, tell your employer. In Missouri, your employer is required to pay for the medical bills from a work-related injury, but your employer also gets to pick the doctor they send you to see. If your employer picks a doctor and you refuse to go, they will either claim that you are not hurt or deny coverage for your injury. You can seek a second opinion using your own health insurance, but you are still required to treat with the company doctor if you want to qualify for workers' compensation benefits.

4. Be thorough in describing your injuries.

It can be easy to ignore a slight pain in your back if you've just fallen and broken your wrist. However, a minor pain now can end up being a major problem down the road. It's important to tell the doctor, nurses, or ER staff about any ache and pain you feel and how they relate to your work injury. Insurance companies look at initial medical reports when examining your claim. If you wait a few days or weeks to report a secondary injury, they will attempt to deny treatment on the grounds that the injury is unrelated to your work accident.

5. Keep all appointments and follow all medical treatment.

Missing appointments with the company doctor or ignoring medical advice can result in your benefits being terminated. Write down all appointments or set reminders in your phone so you don't accidentally miss an appointment. You may also want to keep a pain journal to document the progression of your injuries, how they've affected your daily life, and notes from the doctor regarding your condition.

6. Make sure you are receiving your benefits.

If the doctor determines that you are unable to work, you should be entitled to temporary total disability benefits. After three days of missed work, you should begin receiving two-thirds of your gross average weekly wage for every day missed thereafter. Also, make sure that all medical bills are sent to your employer. If the insurance company does

not make payment on wages or medical bills, contact a Missouri workers' compensation attorney immediately.

7. Know when to contact an attorney.

If you feel you are being denied any benefits, or are pressured into giving a statement or settling your claim, do not wait to contact a Missouri workers' compensation attorney. You should not assume that your employer's insurance company is going to treat you fairly. Insurance companies work hard to keep their money, and they have trained professionals handling claims. Insurance company studies show that folks with an attorney get four to five times more money than those without. Waiting to hire an attorney will only delay the end of your case. The time required to investigate and pursue a claim will be the same whether you hire an attorney at the beginning or end of the case. Waiting to hire an attorney means that work can't be done until the end, when your claim would normally be ready to be settled. Second, handling the claim on your own will likely result in mistakes that your attorney will need to fix or work around. Avoiding these errors greatly speeds up the end of your case.

Contact Us

Contact the workers' compensation attorneys at **Pottenger Law Firm, LLC**, for a free consultation about your case. **The Pottenger Law Firm, LLC**, takes workers' compensation cases seriously. We understand that your case affects you and will help you get the compensation you deserve. Visit www.PottengerLaw.com or call **816-531-6006** today.