

Workers' Comp Claim Process

Employees Responsibilities

Get Immediate Medical Attention

Before filing a workers' comp claim, make sure you get the necessary medical treatment. Some workers' comp policies require injured employees to see a specified doctor, so you may want to ask your supervisor. But many state laws allow you to get a second opinion if you are not satisfied with the first one. Even if you don't feel the need to get medical attention, it may be a requirement for the workers' compensation claim process.

Keep in mind that a medical report will serve as an official record of your injuries and the basis for any workers' comp reimbursement.

Notify Your Employer

Make sure you notify your employer about the injury within the statutory deadline, preferably soon after the injury occurs. In New York, for example, an employee has 30 days in which to notify their employer about a job-related injury. It's a good idea to report all workplace accidents even if you don't suspect an injury, just in case an injury is discovered after the deadline expires.

As with any legal process, make sure you notify your supervisor in writing. Even if you give verbal notification first, a written follow-up notification will provide an official record. The sooner you do this, the more details you will be able to recall.

Click the following link for the C2 form that needs to be filled out:

New York - <http://www.wcb.ny.gov/content/main/forms/c2F.pdf>. Both the employer and employee need to fill out this form. Generally, you will need to provide the following information on your workers comp claim form:

1. Type of injury and affected areas of the body;
2. Date, time, and location of injury;
3. Parties involved in the accident;
4. How the accident occurred; and
5. Any medical treatment you have received

This form once filled out can be emailed to claims@get-insured.com for processing with the carrier.

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Employers' Responsibilities

Employers that are required by law to provide workers' comp coverage face the prospect of fines, criminal charges, and lawsuits if they fail to do so. Also, employers may not retaliate against a worker who claims workers' comp. Therefore, employers have strong incentives to comply with the law and complete all valid claims.

Usually, your employer will file your claim with its insurer and the state workers' comp board office. After your claim is evaluated by the insurer, an administrator will notify you about whether your claim has been accepted and the amount of benefits to which you are entitled.

Contact your claim representative at claims@get-insured.com or call 631-820-8330 as soon as you have notification of an injury in the workplace.

- After the Claim -

Employee:

Most of your involvement with the workers' compensation claim process is complete after filling out the necessary paperwork. But you still want to follow up on your claim and make sure you keep detailed records. For instance, you may want to keep a journal of how the injury affects your work and day-to-day activities. Also, be sure to keep receipts for out-of-pocket expenses and proof of any other hardships caused by the injury.

If your claim is rejected, you will have the opportunity to appeal in most cases.

Employer:

Set a weekly follow up for the first month after the accident to meet with the injured employee to see how they are progressing. If it is a serious injury it would be good practice to follow up with employee until they can return to working capacity. Once back on the job it would also be advisable to follow once a month to see how ongoing treatments are working.