

Disclaimer: Due to the concern of a dear person in my life, I was advised to enclose the following. I am not a lawyer nor did I consult a lawyer or the bar association. This is not by any means legal advice, but only the advice of someone who cares about others getting the short end of the stick.

Injured Workers Check list In 14 Steps

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There were 4.7 million nonfatal workplace injuries and illnesses reported in 2002*. Many of these cases were preventable but unfortunately due to personal imperfection and neglect millions families had to fight in order to live. We are not in control of injuries and illness but we can show you how to make things run a little smoother after the fact.

We have gathered 14 important steps in workers comp claims. Just keep in mind these things should be done immediately. So if you know anyone that is in a high risk job or has just been injured please give them this information.

You need to become your own lawyer and expert in your field. The only way to do this is to keep at least two copies of everything just for yourself. One copy to work on and one to put away in case your first is lost or you need a copy for someone else. Document phone calls and all other correspondences. Read any and all information on the subject, your state may have specific laws. Then if it comes down to getting a lawyer you already have all your ducks in a row and he's ready to take it on.

1. ▶ Get a copy of the workers' comp report, this way you know that it was filed.
2. ▶ Make sure the medical report is fully and properly filled out, it must contain: full diagnosis of injury, how the injury was related to work, the treatment course and partial and/or permanent disability ratings.
3. ▶ Make 3 copies of every report and/or test that you receive making sure you keep your original for safe keeping.
4. ▶ Make sure you document any mental disability, such as depression, resulting from your injury.
5. ▶ Make sure you know who your claims examiner at the workers' compensation board is. You are entitled to a rehabilitation social worker at your workers' compensation board.
6. ▶ Make copies of workers' comp file and itemize things in file.
7. ▶ Make sure to save your "notice of decision" letters informing you of the judge's decision, how many days to appeal and name of the judge.
8. ▶ Make sure you file an application for an administrative hearing with your state workers' comp board <http://www.comp.state.nc.us/ncic/pages/wcadmdir.htm> , if the insurance company denies you the benefits.
9. ▶ Report insurance or employer fraud to the fraud unit at the workers' compensation board.
10. ▶ Report medical fraud to the State Office of Professional Medical Misconduct. <http://www.health.state.ny.us/nysdoh/opmc/faq.htm> .
11. ▶ File a complaint with your state's [Department of Insurance](http://www.ican2000.com/state.html) <http://www.ican2000.com/state.html>, if you think that your insurer acted improperly.
12. ▶ File a termination discrimination complaint, if you are fired within one year or less of filing a claim and feel you have been discriminated against.
13. ▶ File a complaint with the Equal Employment Opportunity Commission <http://www.eeoc.gov>, if you feel you have been discriminated against.

14. ▶File a complaint with the Occupational Safety and Health Administration <http://www.osha.gov>, if you feel you're in an unsafe work environment.
- *Labor Board <http://stats.bls.gov/news.release/osh.nr0.htm>