

## INJURED ON THE JOB

- 1. Notify your employer immediately and file an injury report (C2), retain a copy for your own records.
  - a. As an employee, you have the right to file an injury report yourself
  - b. Go to www.wcb.ny.gov
  - c. Complete NYS Employee Claim Form C-3
  - d. The Workers' Compensation Board ("WCB") will assign you a WCB #, give this # to your treating provider for billing purposes
  - e. Communicate with your employer regarding your progress
- 2. Be prepared for your visit

## Bring your Workers Compensation information including all of the following:

- a. Date of Injury
- b. Employer's name and address
- c. Employer's insurance carrier's name and address
- d. Insurance Carrier claim number (this comes from the insurance company)
- e. Workers' Compensation Board case number
- f. Photo ID
- g. Your insurance card
- **3.** Tell your treating provider how AND when you were injured. The goal is to get you back to pre-injury status.
  - a. Your provider must assess and give an opinion of your work capabilities/disability status at each visit as it relates to the injury you are treating for.
  - b. The doctor's assessment is based **solely** on your current physical ability to perform **ANY** job, **NOT** the job you had when injured.
  - c. It is the doctor's responsibility to safely return you to work with appropriate limitations and/or restrictions
- 4. Your employer may have light duty work available if you are unable to resume your normal job while you heal.
  - a. Communicate with your employer regarding alternate work availability.
  - b. It is **YOUR** responsibility to try to resume work as soon as you are capable, based on your physician's report, and to look for work within your physical capabilities, even if it differs from the work you did when you were injured.
- 5. You will likely be assigned a claims handler with the Workers' Comp insurance carrier insured by your employer
  - a. Ask questions; communicate with your adjuster
  - b. Be your own advocate and take ownership in your care
  - c. Verify your carrier has all your injuries listed as the accepted condition on your claim
  - d. Keep track of your appointments
  - e. Consult with an attorney who specializes in WC if needed.

## Some things to expect during the Workers' Comp process:

- Denials the carrier may deny your claim; you have the right to appeal these denials.
- IME's it is the workers compensation carriers' right to send you for a second opinion with their doctor, it would be in your best interest to attend.
- Hearings be present, be prepared. Delays and postponements will be a result if you are not.
- If your claim is being challenged, we can NOT go through your commercial insurance until a final decision is rendered regarding your case.