Workers' Compensation in Arkansas

Your employer pays workers’ compensation coverage at no cost to you. It is your responsibility to report a work-related accident as soon as it happens. This coverage will pay for reasonably necessary medical care you need if you get hurt or get sick because of an injury on your job.

What You Should Know:
- Your employer pays workers’ compensation coverage at no cost to you.
- It is your responsibility to report a work-related accident as soon as it happens.
- This coverage will pay for reasonably necessary medical care you need if you get hurt or get sick because of an injury on your job.
- Your employer or its workers’ compensation insurance carrier has the right to choose the doctor who will treat you.
- Workers’ compensation coverage will also replace part of your lost wages if your doctor says you must be off work for a certain length of time because of a work-related injury or illness.

How to get medical care and benefits:
For you to begin getting benefits, your employer must report the injury to its workers’ compensation insurance carrier by completing a First Report of Injury or Illness.

Go to the doctor chosen by your employer or your employer’s workers’ compensation insurance carrier.

Be sure to do everything possible to cooperate with your employer and its workers’ compensation carrier. If you do not, your benefits may be stopped or delayed. Be sure you:
- Complete all workers’ compensation forms in a timely manner.
- Keep all appointments.
- Report any earnings you get after your injury to the workers’ compensation carrier.
- Get approval from the carrier before receiving treatment. If you are not satisfied with the doctor first assigned, ask your claims handler or carrier to approve another doctor. You may also write to the Commission to request a Change of Physician.
- Return to work as soon as the doctor says you can.
- Keep all records in a safe place for future reference.

Be aware that your right to receive benefits and medical care may end if there has not been payment made or necessary medical care provided for a one-year period.

What type of benefits can you get?

Medical Benefits
Workers’ Compensation insurance pays for all reasonably necessary medical care related to your on-the-job injury or illness including:
- Visits to an approved health care provider
- Surgery
- Hospital care
- Physical therapy
- Prescription drugs
- Braces and crutches
- Other medical supplies when ordered by your approved physician

Before being treated, be sure you have the approval of your employer’s workers’ compensation carrier.

You are not responsible for the doctor bills as long as the carrier approves the doctor you are seeing. If you see a doctor without the carrier’s approval, you may be responsible for the bill. When you receive approved treatment, the doctor will bill the insurance carrier directly. If you are billed, send the bill to your employer or the carrier.

Payment for Lost Wages
If you have to miss work because of a work-related injury or illness, you may be eligible to receive some cash benefits (indemnity benefits). The waiting period for these benefits is seven (7) calendar days and must be at the direction of your approved doctor.

These payments can help you through the period of time you are disabled from your workplace injury or illness. Your coverage begins on the eighth day of partial or
total disability. You will be paid for the first seven (7) days only if you are disabled for more than fourteen (14) days. These days do not have to be continuous calendar days.

**Additional Information:**
If you have further questions, please call the Legal Advisor Division of the Arkansas Workers’ Compensation Commission at the numbers listed below. They can send you a *Question and Answer* brochure or you can speak directly to a Legal Advisor, unless you are represented by an attorney.

**Legal Advisor Direct:** 1-800-250-2511  
**Legal Advisor FAX:** 1-501-682-6761  
Telephone 1-501-682-3930 / 1-800-622-4472  
Arkansas Relay System TDD 1-800-285-1131

*The ALSP Law Series is produced by the Center for Arkansas Legal Services, Legal Aid of Arkansas, Inc., and Arkansas Volunteer Lawyers for the Elderly. These agencies provide free legal services to eligible Arkansans. Additional information can be found at: http://www.arlegalservices.org or call 1-800-9LAW AID.*

*This fact sheet is given to you as a guide to help you generally understand the way legal matters are handled. Local courts interpret things differently. The information and statements of law contained in this fact sheet are not intended to be used as legal advice. Before you take any action, talk to an attorney and follow his or her advice. Always do what the court tells you to do.*