



Workers' Compensation Fact Sheet

Introduction

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.

Facts

- 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
- workers' compensation coverage will replace part of your lost wages if your work-related injury results in your being permanently and totally disabled
- workers' compensation will award some compensation for any permanent impairment to any of your body parts which resulted from your work-related injury

Getting 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. Be sure to report your injury immediately to your supervisor and make sure that they file a First Report of Injury or Illness. The law requires them to file this document as soon as you report your injury.

Go to the doctor chosen by your employer or your employer's workers' compensation insurance carrier. If you do not believe the doctor chosen by your employer or the insurance carrier is properly caring for you, you may elect to exercise your one-time right to request a change of physician. Do not let your employer file a Change of Physician Request form for you unless you have specifically chosen the doctor being requested.

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 to you or necessary medical care provided for a one-year period.

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 must 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 calendar days and must be at the direction of your approved doctor.

These payments can help you through the period 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 days only if you are disabled for more than 14 days. These days do not have to be continuous calendar days.



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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.

Arkansas Workers' Compensation Commission, Legal Advisor Division

Legal Advisor Direct: 1-800-250-2511

Legal Advisor FAX: (501) 682-6761

Telephone: (501) 682-3930 or 1-800-622-4472

Arkansas Relay System TDD: 1-800-285-1131

Workers' compensation law is a complicated and form-and-deadline-intensive area of the law. For this reason, it is in your best interests if you are injured on the job to consult with a private attorney who represents injured workers in workers' compensation cases. These attorneys will usually consult with you free of charge. If hired, their fees are set by statute.

This fact sheet is a collaboration of the Center for Arkansas Legal Services and Legal Aid of Arkansas, Inc. These nonprofit organizations provide free legal assistance to eligible Arkansans who meet income, asset, and other guidelines. Legal assistance may also include advice and counsel, brief services, or full representation depending on the situation. For more information about civil legal aid in Arkansas, please visit arlegalservices.org. For information specific to Legal Aid of Arkansas, Inc., visit arlegalaid.org. Apply for services online or by calling 1-800-9-LAW-AID (1-800-952-9243).

The information and statements of law in this fact sheet should not be considered legal advice. This fact sheet is provided as a broad guide to help you understand how certain legal matters are handled in general. Courts may interpret the law differently. Before you take action, talk to an attorney and follow his or her advice. Always do what the court tells you to do.

***Content provided by:
Legal Aid of Arkansas, Inc.***

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