

On-the-job knee injuries are one of the most common work-related injuries, especially for those who spend most of their work hours on their feet. That said, anyone who injures their knee at work may be entitled to workers' compensation benefits. Whether you are an office worker or work in construction, you may be entitled to payment of your medical expenses and your lost income. A workers' compensation lawyer can explain what you can expect if you are unable to work due to a knee injury suffered while on the job.

#### The Average Cost of a Knee Injury

Knee injuries are more expensive than you might think. Various data sources suggest that the average workers' compensation payout for knee injuries is approximately \$35,000. This figure includes approximately \$18,000 in medical expenses and \$16,500 in lost wages and other types of compensation.

However, it is important to note that these figures will depend on the severity of the injury. Extensive medical treatment will cost more and some injuries may render you unable to work for a significant period of time. For example, bursitis or patellar tendonitis typically does not require surgery and may heal in a relatively short period of time. Tearing an ACL (anterior cruciate ligament) or MCL (medial collateral ligament) will almost certainly require surgery and will also involve weeks or months of recovery.

It is important that you get the right treatment. If you are concerned about getting the benefits you are entitled to, a workers' compensation lawyer can help you navigate the claim process.

# What Do You Need to Prove to Receive Workers' Comp Benefits for Your Knee Injury?

To receive workers' compensation benefits, you need to prove two things:

1. You need to prove that your knee injury is work-related, i.e. it occurred as a result of performing your job duties. This can be challenging if your knee injury has developed over time.

2. You need to prove that you are unable to work as a result of your knee injury. A warehouse worker or restaurant server is usually unable to perform their job as a result of a debilitating knee injury. A bookkeeper will not likely be able to prove that a knee injury prevents them from doing their job.

Your employer may try to tell you that you do not have a claim. Fortunately, they do not get to determine whether or not this is the case. A workers' compensation lawyer will be able to review your case and determine whether you have a claim.

# What Workers' Compensation Benefits Are You Entitled to for a Work-Related Knee Injury?

Workers' compensation benefits fall into two general categories:

- 1. Medical benefits that will cover all of your medical expenses related to your knee injury and
- 2. Disability benefits that will cover approximately two-thirds of your average weekly income.

Your medical benefits will cover the diagnosis, treatment, and rehabilitation of your knee injury, while your disability benefits cover a broader range of losses.

#### Temporary Total Disability (TTD) Benefits

These are benefits that will cover two-thirds of your average weekly income if you are unable to work at all due to your knee injury. As the name implies, these benefits are paid when you are expected to recover from your knee injury.

## Temporary Partial Disability (TPD) Benefits

If you are able to do some work but earn less than you would have prior to your knee injury, TBD benefits would cover up to two-thirds of the amount of income you will lose.

### Permanent Total Disability (PTD) Benefits

Some knee injuries are so severe that the worker will never fully recover and as a result, may not be able to work at all. If you have suffered a permanent knee injury that prevents you from working at all, you may be entitled to PTD benefits. As with temporary disability benefits, these benefits will pay up to two-thirds of your average weekly income. However, these payments are generally limited to 500 weeks.

#### Vocational Rehabilitation

For workers who are facing a permanent injury, workers' compensation will pay for vocational rehabilitation services.

These services can include job training, education, and other forms of assistance to help you find a new job if you are able to work but cannot work in your previous line of employment.

#### Travel Expenses

When receiving treatment through workers' compensation, you will generally need to see the doctors and other providers designated by your employer's insurance company. This means that your doctor or other providers may not be located close to your home. As a result, workers' compensation will reimburse you for any travel expenses incurred in receiving necessary medical treatment or rehabilitation. This may include transportation costs if you are unable to drive or lodging if an overnight stay is necessary.

### Knee Injuries and "Specific Traumatic Incidents"

One of the challenges in knee injury cases that we noted above is that some knee injuries can develop over time. In other words, the injury may not be caused by a specific accident like with other types of work-related injuries. This can make it difficult to prove that your injury was work-related and that you are, therefore, entitled to workers' compensation benefits.

Fortunately, North Carolina law allows for workers to recover compensation for knee injuries that arise from a "specific traumatic incident." This can include a series of minor events at work that occur within a specific time frame or a single incident, even if the injury was not immediately apparent. For example, you noticed that your knee was becoming increasingly stiff after performing certain activities at work. One day, you felt a "pop" with some mild pain while walking at work, but you were otherwise able to ignore it. Later on, your knee became immobile and unstable. This would likely be covered as a "specific traumatic incident."

#### Knee Injury at Work? Contact Martin & Jones Today

If you have injured your knee at work, we can help you get the benefits you deserve. Contact us today at 800-662-1234 to schedule a free consultation.