

If you have been injured at work, you may be entitled to workers' compensation benefits. These benefits can cover your lost income and your medical expenses, which will go a long way toward helping you make a full recovery and meet your financial obligations in the meantime. However, even if your workers' comp claim is approved, there is no guarantee that you will receive all the benefits you deserve. An experienced workers' compensation attorney will know what steps to take to make sure you get all of the benefits you deserve.

Report Your Injury As Soon As Possible

North Carolina law requires that work-related injuries and illnesses be reported to the employer as soon as possible but no later than 30 days after the date they occurred. Failure to report your injury or illness to your employer could jeopardize your claim and result in the loss of your benefits.

Many workers assume that they met this requirement because their employer became aware of the injury or illness one way or another. Perhaps a supervisor witnessed the incident, or maybe you verbally informed your manager. The problem here is that there is no record of you having reported the injury to your employer. As a result, you should always be certain to inform your employer of your injury or illness in writing, even if you think they are already aware. It is better to be redundant than to discover that your report has slipped through the cracks.

Seek Immediate Medical Treatment

In order to maximize your workers' compensation benefits, you need to submit a strong claim. Employers and their insurance companies will review and evaluate the information provided to them in determining what benefits they are entitled to. Your medical documentation will be the foundation of your claim.

One of the factors that will be considered is when you sought medical treatment. If you delay seeking medical treatment, it could be used against you. Insurers may try to argue that you were not as injured as you claim since you did not seek medical treatment right away.

We understand that it isn't always clear at the outset how serious your injury or illness is or whether it will leave you unable to work. A good rule of thumb is to seek immediate medical treatment as soon as you report to your employer that you are unable to work due to your condition.

Follow the Prescribed Treatment

• Again, you need a strong claim in order to maximize the benefits you receive. One of the ways that you can undercut the value of your claim is to fail to follow your doctor's recommendations. We understand how difficult this can be. Do not lift anything that exceeds your restrictions. Do not engage in physical activities that are prohibited by your doctor. If your doctor orders you to stay in bed, do not leave your house. It is equally important to attend your follow-up appointments. You should also be diligent when it comes to things like physical therapy or other rehabilitative care. As with seeking treatment, failure to follow the recommended course of treatment can be used against you when determining what benefits you are entitled to.

File Your Claim Promptly

The statute of limitations for workers' compensation is two years from the date that you were injured on the job or the date that you were diagnosed with a work-related illness. If you do not file your claim within this time period, you will have lost your right to workers' compensation benefits.

That said, the sooner you file your claim the better. As previously mentioned, you need a strong claim to maximize your benefits. The longer you wait to submit your claim, the harder it may be to gather the evidence you need.

Keep Detailed Records

It is important to emphasize that you need to prove that you are entitled to workers' compensation benefits. This means that you need to submit compelling evidence supporting your claim. One of the best things you can do to strengthen your claim is to keep detailed records of everything related to your injury or illness. For example, your records should include the following:

- Copies of all medical bills and records
- Copies of any accident or incident reports prepared by your employer
- Statements from any witnesses to the incident that caused your injury or illness
- Documentation of your pre-injury income

- Documentation of any travel costs associated with your injury or illness to seek treatment
- Your own notes about how your injury or illness affects your ability to function on a daily basis

Don't Return to Work Until You Are Cleared

It may be tempting to go to work and help out. It may be difficult to resist pressure from your employer to return to work before you are fully healed. You need to keep in mind, however, that returning to work before you are cleared by your doctor can jeopardize your benefits. Even worse, it could lead to aggravating your existing injury or result in additional injury.

Don't Settle Too Quickly

Workers who suffer very serious illnesses or injuries may be unable to work for a very long period of time. In some cases, they may never be able to return to work. In these situations, the insurance company may attempt to settle the claim by means of a one-time lump sum payment. While these offers are attractive, they may not cover all of your future needs. You should always speak with an experienced workers' compensation attorney before settling your claim to make sure that you are getting maximum value for your claim.

Contact Martin & Jones Today to Maximize Your Workers' Compensation Benefits

If you are suffering a work-related illness or injury and are unable to work, getting the benefits you deserve is vital to your future. At Martin & Jones, we have over 3 decades of experience in helping injured people get the compensation they need to rebuild their lives. Let us help you get the most out of your workers' comp claim - call us today at 800-662-1234 or contact us online to schedule a free consultation.

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