

Whether it is a broken finger or a broken femur, a bone fracture can result in serious pain and make it impossible for you to do your job. Most people cannot afford to be out of work for long, and the medical bills for treating your fracture can be exorbitant. Your fracture may be covered by [workers' compensation](#). A North Carolina fracture lawyer can review your case and assess whether you should pursue a claim.

Did Your Fracture Occur While You Were at Work?

In order to receive workers' comp benefits, you will need to prove that your fracture was caused by a work-related accident. An accident will be considered work-related if it arose from and in the course of your employment. It is not enough that your fracture occurred in the workplace or during work hours. The accident must have occurred while you were performing your regular job duties. While this may seem obvious, insurers routinely deny claims in the following situations:

- The accident that caused the fracture occurred during the employee's lunch hour and away from the work site.
- The accident was caused by horseplay involving the injured worker.
- The accident occurred as a result of illegal activity.

If, however, your fracture occurred as a result of performing your job, it is likely that you qualify for workers' compensation coverage. A North Carolina fracture lawyer can provide guidance if you are unsure whether you have a claim.

How Workers' Comp Benefits Can Help

First and foremost, workers' compensation will pay all of your medical bills if you have a bone fracture caused by a work-related accident. This is an important benefit even if you have health insurance, as there are no deductibles or copays. Workers' compensation will pay for all of your medical treatment that is necessary to heal your fracture. This can include the following:

- Surgery to install bone screws or repair torn ligaments and tendons
- Treatment required to set the bone and place a cast
- The cost of any boots, crutches, wheelchairs, scooters, or other mobility devices
- Physical therapy
- Pain medication

In addition to medical benefits, workers' compensation can pay benefits that cover up to two-thirds of your average weekly income if your fracture makes it impossible for you to work. While it does not cover all of your lost income, it is hopefully enough so that you can keep up with your bills and take care of your family.

Return to Work

One thing to be aware of is that your employer may expect you to return to work prematurely. This can be a difficult issue to navigate. Only a doctor can determine whether you may return to work. However, if your doctor says you can return to work on either a full or light-duty basis, your benefits can be terminated if you refuse. If you are being pressured to return to work before you are ready, a North Carolina fracture lawyer can help.

Contact Martin & Jones if You Have Suffered a Work-Related Bone Fracture

Whether it is a minor fracture that will fully heal in time or a broken bone that will likely result in a permanent disability, a North Carolina fracture lawyer can help you get the workers' compensation benefits you need. [Contact](#) Martin & Jones at 800-662-1234 to schedule a free consultation to discuss how we can help you put your injury behind you.