

Our Raleigh Job Accident Law Firm Outlines Common Workers' Comp Mistakes to Avoid

The workers' compensation system provides a vital safety net for people who are injured while on the job and unable to work. It is intended to be accessible to all, but unfortunately, the process is more complicated than you might expect. In addition, many people make mistakes early on in the process only to discover that they have jeopardized their claim for workers' compensation.

If you have been injured while at work or are wondering if you might qualify for benefits, a Raleigh workers' comp attorney at Martin & Jones can help you find the answers you are looking for.

Failing to Report Your Injury

One of the most common mistakes injured employees make is in failing to report their injury to their employer. Under North Carolina law, you must provide written notice to your employer within 30 days of the accident. Failure to report your injury could later result in denial of your workers' comp claim. In addition, failure to report in a timely manner will raise questions as to the seriousness of your injury or whether you were actually injured while at work. As a result, we recommend that you report any accident to your employer as soon as possible, even if you're not sure that your injury is serious.

Assuming That Your Injury Won't Be Covered by North Carolina Workers' Compensation

Many people assume that their injury won't be covered because they were injured while away from the job site or while they were on their lunch break. Your injury needs to have occurred "in the course of your employment," which is more complex than many people realize. Don't assume that your injury won't be covered - a Raleigh workers' comp attorney can review your case and determine whether you should seek workers' comp benefits.

Not Seeking Medical Care

If you don't go to the doctor or otherwise seek medical treatment, this will also raise questions as to whether you were injured. If you are in pain or experiencing other symptoms following your accident, get a thorough medical exam.

Don't assume that your injury will go away on its own - if it doesn't and you need to pursue workers' comp benefits, your failure to get medical treatment could result in a denial of your claim.

Filing an Incomplete or Inaccurate Claim in North Carolina

When it comes to workers' comp, the paperwork is critical. Unfortunately, the forms can sometimes be difficult to understand, and you may not know what kind of documentation you need to provide. Filing an incomplete claim or an inaccurate claim can lead to a denial and delay the benefits you need to pay your bills. A Raleigh job accident law firm can help you with your claim from the very outset so that you can get your benefits as quickly as possible.

Not Following Your Doctor's Orders or Prescribed Treatment Plan

Another common mistake injured employees make is failing to follow their doctors' orders. Whether you returned to work earlier than you should or failed to go to physical therapy, not following the treatment plan could be used as evidence against you that you were not actually injured.

Filing Your Claim After North Carolina's Statute of Limitations Has Expired

Under North Carolina law, you have a limited time after the accident to file your claim. If you do not file your claim in a timely manner, you will lose your right to workers' comp benefits.

We recommend that you file your claim as soon as possible rather than risk missing the deadline. If you're worried about managing the process, a Raleigh job accident law firm can handle your claim while you focus on getting better.

Assuming That You Don't Have Workers' Comp Because You Have Health Insurance

This is another common mistake based on misunderstanding what workers' compensation actually is. Generally speaking, workers' comp provides two main benefits:

- 1. Medical benefits
- 2. Wage-loss benefits

The medical benefits will cover all of your medical expenses related to your accident, much like health insurance.

However, the medical benefits available through workers' comp do not require you to pay a deductible or a co-pay.

The main difference between health insurance and workers' comp is that workers' comp will pay you a portion of your lost wages. These benefits can help you pay your bills during the period you are unable to work.

Assuming That Your Injury Will Not Be Covered Because You Have a Pre-Existing Condition or Injury

While it's true that a pre-existing injury or condition can complicate your claim, it doesn't mean that you should give up. You may be entitled to workers' comp benefits even if you have re-injured or aggravated a pre-existing condition in the course of your employment. A Raleigh job accident law firm can gather the information you need to prove your claim is valid and get the benefits you need.

Accepting a Denial of Your North Carolina Claim Without Contacting a Raleigh Job Accident Law Firm

Claims are denied for a variety of reasons. If your claim has been denied, you have the right to challenge that denial in a hearing before the NC Industrial Commission. Your claim may have been denied based on a simple defect or there could be a more fundamental issue. If you choose not to pursue benefits in a timely manner, you could lose your rights to workers' comp benefits forever. As a result, we recommend that you consult with a Raleigh workers' comp attorney

if you have a claim that has been denied.

Injured in a Job Accident? Contact Martin and Jones

Martin & Jones is a Raleigh job accident law firm that has been helping injured workers get the benefits they need since 1982. Whether you haven't yet filed your claim, are considering a settlement, or have already been denied, we can give you honest advice and competent guidance to help you navigate the workers' comp system. Call us at 800-662-1234 or contact us online to schedule a free consultation to discuss your case and how we can help.

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