



TIPS

from the Consumer Health Action Network

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When workers are injured on the job -- Connecticut Worker's Compensation

All Connecticut employees, whether part-time or full-time, are covered under the Worker's Compensation Act from the first day on the job. If you are injured or sick because of your job, you may receive help to replace lost wages and help paying for the medical care you need. These services are provided through worker's compensation insurance, which is paid for by your employer.

First things first. If you are injured on the job, it is important that you follow the right steps to protect your rights under the Worker's Compensation Act. You need to report your injury to your employer as soon as possible. Your employer must provide you with appropriate medical care. Your employer is allowed to choose your doctor or hospital the first time you need medical care after your injury. After the first visit, you can choose your doctor from an approved list. If you refuse medical treatment or don't report your injury, you may risk losing your right to worker's compensation benefits.

After getting medical attention, you need to file a form called a "30C Form." The 30C Form tells your employer that you are officially asking for worker's compensation benefits. A simple "accident report" filed with your employer is not the same as a 30C Form. The form is available on Connecticut's worker's compensation website (<http://wcc.state.ct.us/download/forms.htm>). Your employer has 28 days to either deny your claim or begin making worker's compensation benefit payments. You should also ask your employer for the name of their worker's compensation insurance company. Following the steps is important. If you need help or have any questions, call toll-free in Connecticut at 1-800-223-WORK.

What are worker's compensation benefits? There is no single worker's compensation benefit package. Benefits are determined for each person based on how they got hurt. Most benefit packages involve some type of wage replacement and medical care, but they can also include other things that help you take care of yourself during and after your injury. Some different types of worker's compensation benefits include:

- Replacement of all or some of the wages you would have earned if you weren't sick or injured, if you can't return to work, if your new job pays less than your job before the injury, or if you can't work because of a scar or disfigurement
- Job retraining and help finding a new job if you stop doing the type of work that caused your injury
- Replacement or repair of your glasses, hearing aid, contact lenses, or artificial limb

Little things that add up to a lot.

- All medical bills for your injury or illness should be paid by your employer or the worker's compensation insurance company. You should never receive a medical bill.
- All prescriptions given by your doctor as treatment for your injury or illness are fully covered by worker's compensation insurance.
- Your employer must provide or pay for transportation to go to and from your medical treatment. The employer should pay for an ambulance or taxi or repay you for the mileage if you drive your own car. You should keep a record of each visit's date, location, cost or mileage to send to your employer or insurance company.
- An employer cannot discharge or discriminate against you just because you filed a claim for worker's compensation benefits.

If you and your employer disagree about your worker's compensation medical treatment or benefits, you may need a worker's compensation hearing to settle the dispute. There are different levels of hearings to solve problems with worker's compensation. Most problems are settled in an informal hearing. This is a conference at a Worker's Compensation Commission District Office to decide how to solve your problem. If you have a more serious problem, you may need to have a Formal Hearing that is like a court trial. **If you are having problems with your employer and your worker's compensation benefits, you should contact your Worker's Compensation Commission Office or call toll-free in Connecticut at 1-800-223-WORK or call us at the Consumer Health Action Network toll-free at 1-888-873-4585.**