

# QUICK GUIDE FOR INJURED WORKERS

# You were injured at work. What now?

If you have suffered a workplace injury or illness, you may be eligible for workers' compensation benefits. You may have already received medical treatment. If you haven't, you should seek medical care as soon as possible. For assistance with your claim, call the **Workers' Compensation Board (Board)** at **(877) 632-4996**.

## YOUR RESPONSIBILITIES

- Notify your employer, in writing, detailing when, where and how you were injured or became ill. Do this as soon as possible within <u>30 days</u> of injury or illness. Do not text it; instead send a letter, email or other document that can be saved or printed.
- Advise your health care providers that you have a work-related injury or illness and give the name of your employer's workers' compensation insurer. If you do not know the name of your employer's insurer, either ask your employer or contact the Board immediately. Your health care provider will file medical reports with the Board and with your employer or its insurer. A medical report needs to be filed with the Board for you to access your benefits.
- File an *Employee Claim (Form C-3)* reporting your injury or illness to the Board as soon as possible. You must notify the Board of your injury or illness within <u>two years</u>. If you injured the same body part before, or had a similar illness, you must also file a *Limited Release of Health Information (Form C-3.3)*.

  Citizenship and immigration status are not factors in workers' compensation.

## How to file a claim

Quickest method: Visit wcb.ny.gov and select "File a Claim."

For questions about filing a *Form C-3*, or to receive a copy of the form, please call **(877) 632-4996**. A Board representative will help you.

#### MEDICAL AND TRAVEL EXPENSES

Medical care to treat your work-related injury or illness is a workers' compensation benefit that is provided at no cost to you. Medical bills for your injury or illness are paid directly by your employer's workers' compensation insurer to your health care provider. If your case is disputed by the insurer, the health care providers will be paid if the Board decides your case in your favor. However, if the Board decides against you, or if you don't pursue a case, you will have to pay the health care provider or hospital (or submit the bill(s) to your own health insurer).

Your employer's workers' compensation insurance covers medically necessary drugs and equipment your health care provider prescribes. You may also be reimbursed for mileage, public transportation or other necessary expenses incurred when traveling for treatment. Submit those expenses (including receipts if you have any) to your employer's workers' compensation insurer and to the Board on a *Claimant's Record of Medical and Travel Expenses and Request for Reimbursement (Form C-257)*.

Generally, you can choose any health care provider authorized by the Board. You can search for an authorized health care provider in your area using the "Health Care Provider Search" feature at **wcb.ny.gov**. You can also use occupational health clinics. However, if your employer's workers' compensation insurer has a Preferred Provider Organization (PPO) to provide care for workers' compensation injuries, you must get your first treatment from the PPO network. If that insurer also has a pharmacy or diagnostic network, you must receive services within these networks. The insurer must tell you about its required provider networks and how to use them. However, in an emergency, you can see any provider.

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#### BENEFITS FOR LOST WAGES

You are entitled to a portion of your lost wages, which must be paid promptly, if your injury or illness affects you in one or more of the following ways:

- 1. It keeps you from work for more than seven calendar days;
- 2. Part of your body is determined to be permanently disabled; and/or
- **3.** Your pay is reduced because you now work fewer hours or do other work.

After you have healed from your injury or illness and when no further medical improvement is expected (typically one year after the date of accident/illness or surgery, if surgery was performed), you can ask your doctor to evaluate whether your accident/illness has resulted in a permanent injury/condition. To learn more about this benefit, please visit **wcb.ny.gov**, click on the "Workers" section, then select "Disability Classifications."

You may hire an attorney or licensed representative for help with your claim, but it isn't required. You or your family should not directly pay your attorney or licensed representative. Their fees are approved by the Board and deducted from your lost wage award.

If your case is disputed, you may receive disability benefits while the case is pending review by the Board. To get a *Notice and Proof of Claim for Disability Benefits (Form DB-450)*, visit **wcb.ny.gov**; call the Board for assistance; or visit a Board office. If the case is resolved in your favor, the disability benefits will be deducted from your lost wages award.

### WHAT'S NEXT?

The workers' compensation insurer will contact you. If your claim is accepted, your health care providers will be paid, and lost wage benefits begin. If your case needs a hearing, the Board will contact you. There are online resources available to make the hearing process easier:

- eCase: You can upload and view case-related documents online with the Board's eCase system, which is used to process claims for injured workers. You must register for eCase at wcb.ny.gov.
- Virtual Hearings: You have the option of attending hearings without having to travel to a Board office by using virtual hearings. Learn more about virtual hearings, and the Board's free app, at wcb.ny.gov/virtual-hearings.

# **HELP IS AVAILABLE**

Sometimes you need help getting back to work. Your employer may have alternative or light duty assignments that enable you to work while you heal. An injury or illness can also cause family or financial problems. The Board has vocational rehabilitation counselors and social workers to help. Call the Board for more information on available services and for assistance.

If you are concerned about dependency on opioid pain medications, please call the NYS OASAS HOPELine at **877-8-HOPENY** (**877-846-7369**).

Important Contact Information		
Workers' Compensation Board	(877) 632-4996	claims@wcb.ny.gov
		wcb.ny.gov

New York State Workers' Compensation Board PO BOX 5205 Binghamton, NY 13902-5205



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