

## Wrist Injuries on the Job and Workers' Compensation Benefits in PA

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At Saffren and Weinberg, Marc Alan Weinberg, Attorney and Kenneth Scott Saffren, Attorney are partners. The firm's tagline is "The People's Voice In Court." They make themselves available via phone at (215) 576-0100 or by email on the Saffren and



Weinberg website. Saffren and Weinberg provides a no-charge, complimentary case review and answers questions for prospective clients.



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Marc Weinberg, Esq.

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Thousands of Americans hurt their wrists at work every year. Many others are on the course to develop wrist injuries and conditions as a result of their activity at work.

Because of how often one's hands are used in precise and usually repetitive motions, such as typing, at work, wrist injuries are one of the most common injuries in the

workplace. For those who have been hurt at work with wrist injuries, workers' compensation can offer a way to get compensated for being hurt on the job.

If you believe you have a wrist injury that you sustained from your work or are on the course for developing a wrist injury due to your activities in the workplace, it is important to understand what benefits you may be entitled to and how you can put forward your case to receive workers' compensation.

Many workers each year receive workers' compensation for hurting their wrists at work. You may very well be able to claim workers' compensation benefits for yourself too.

Exploring Workers' Compensation Wrist Injury Claims

Wrist injuries are part of a broad category of work-related injuries that are commonly referred to as "WMSD" injuries. "WMSD" injuries refer to those work-related injuries that affect the musculoskeletal system, such as injuries to the neck, wrist, shoulder, and back.

According to the Pennsylvania Department of Labor, 3.7% of work-related injuries in Pennsylvania in 2015 were wrist injuries. In fact, the upper extremities, which include the wrist, shoulder, arms, hands, and fingers, accounted for over 37.4% of injuries from being hurt at work.

Wrist injuries can result from many different activities at work, whether a hit to the wrist or hand, or a repetitive motion such as typing or using a tool without rest. The wrist injury may manifest itself in many ways, from systemic conditions such as carpal tunnel syndrome to other medical conditions and pains.

According to the Pennsylvania Department of Labor, over 25% of the over 160,000 work injuries cases in 2015 were a result of overexertion. Another 19% were the result of being struck, 12% a result of a fall and 11% the result of being struck against. For a body part such as the wrist, these types of actions are especially common and easy to cause you to be hurt on the job.

Furthermore, the industries where being hurt at work happens are often ones where the wrists are used, such as for typing or controlling a machine. Of the 160,000 workplace injury cases in 2015 in Pennsylvania, 10,000 were in construction, 22,000 in manufacturing, 45,000 in education and health services, and 12,000 in business and professional services.

In many of these occupations you use your hands a lot, and so the risk of a wrist injury and being hurt at work is there, even if in each occupation it may happen very differently.

Whatever the specifics of your wrist injury, there are many options available to you in Pennsylvania to receive workers' compensation for your injuries from being hurt on the job.

## What is Workers' Compensation?

Workers' compensation is a popular and large national program that allows people who have been hurt on the job to receive monetary benefits for treatment as well as subsidization. Whether you have a wrist injury or have been hurt on the job from some other activity, it is important to speak with a <u>workers' compensation attorney</u> to see what benefits you may be entitled to from workers' compensation.

The states run their own workers' compensation programs under certain federal guidelines and mandates. In designing their programs, states have a lot of free reign in choosing the particulars of how the workers' compensation programs are administered.

Pennsylvania, for example, has been particularly independent and chooses to run its own state-insurance program under its own guidelines and mandates.

Pennsylvania has an agency, the CRB, which oversees workers' compensation regulations, whether for insurance rates, administering claims, or determining eligibility.

As one example of how things may be a bit different in Pennsylvania compared to other states, Pennsylvania has a workers' compensation state fund but, it is used usually only when there are disputes between the employer, insurance carrier, and injured employee regarding benefits and claims.

Most workers' compensation claims in Pennsylvania, whether for wrist injury or other conditions caused by work, are paid by private insurance carriers that employers are required to pay. These insurance carriers will then charge employers premiums for workers' compensation insurance.

While it is unlikely that a wrist injury would cause you to be totally injured or disabled, workers' compensation is still widely applicable for almost every injury sustained as a result of one's employment.

If you are fully disabled from your wrist injury, there may be significant compensation for your disability as well.

While there are certain conditions and requirements, as well as exclusions, if you have a wrist

injury as a result of your employment, it is very possible you may be able to get workers' compensation.

Is Pennsylvania Friendly to Pre-Existing Conditions or Workers' Compensation? Pennsylvania is not the most generous state for workers' compensation, but it still ranks among the above-average states for workers compensation payments and benefits.

As a Pennsylvania resident or a person who is employed in Pennsylvania, your wrist injury is very likely to qualify you for workers' compensation if you were hurt on the job.

In 2016, Pennsylvania ranked 17th out of 50 states for workers' compensation programs. This was lower than its 12th place ranking in 2012. But Pennsylvania still pays 8% more than the national average for workers compensation.

Pennsylvania keeps a healthy workers' compensation program for those who are hurt at work. If you believe you may qualify for workers' compensation, a work injury lawyer can help you navigate the process of filing your claim.

I believe my wrist may have been hurt at work, how do I get workers' compensation? The general process in filing your claim for workers' compensation benefits in Pennsylvania entails informing your employer and attempting to get their insurance carrier to process and pay out your claim.

However often times the insurance carrier will challenge your claim, whereupon you can appeal to the state government and get a hearing before a state-appointed workers' compensation judge.

However, many workers will find they want the services of a work injury lawyer to help them navigate what can be quite complex legal maneuvers, where even a minor slip can result in severe consequences.

A workers' compensation attorney can also help you present your case in the best possible light, significantly raising the chances of your claim being successful.

I'm ready to file a claim. What's next?

If you believe you have been hurt on the job with a wrist injury or otherwise, and are considering filing a claim for workers' compensation, it is worth contacting a workers' compensation attorney to discuss your case and see what options are available to you.

At Saffren & Weinberg, our experienced team of attorneys is here to help you win your case. Call us at (215) 576-0100 to see how we can help you.

Marc Alan Weinberg / About the author

Marc Weinberg, Esq, is a partner of Saffren & Weinberg located in Jenkintown, PA, with main areas of practice in personal injury and employment litigation. In addition to these, he also specializes in wrongful termination, social security and disability law, homeowners claims, and property loss. His extensive trial experience has led him to try cases to verdict Philadelphia, Bucks County, Montgomery County, and Delaware counties.

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