

Do Employees Pay for Workers' Compensation: Pennsylvania Workers' Compensation Attorneys Explain

The in's and out's of Pennsylvania Workers' Compensation insurance claims with frank and candid answers to injured workers questions.

PHILADELPHIA, PENNSYLVANIA, UNITED STATES, September 20, 2019 /EINPresswire.com/ -- +

Workers' compensation benefits in Pennsylvania are paid for by the employer and not by the employee. In Pennsylvania, employers are required by state law to obtain Workers' compensation insurance for the employees of the company. Workers' Comp insurance is typically used after a work-related injury claim has been filed. The employer should immediately notify the insurance company or insurance carrier of the claim.

Typically workers' compensation benefits for an injured employee are designed to cover:

1. Medical care
2. Medical treatment
3. Wage replacement
4. Medical bills.



Do the best you can in every task, no matter how unimportant it may seem at the time. No one learns more about a problem than the person at the bottom."

Sandra Day O'Connor

5. Medical expenses
6. Prescription drugs
7. Out of pocket expenses

Workplace injury FAQs:

How many days do I have to file a workers' compensation claim?

According to Pennsylvania State law, you have 120 days to file a claim with your employer. There are other deadlines

and missing any deadline can risk losing your workers' compensation claim.

I am a landscaper with Part-time, seasonal employees do I need Workers' Compensation



insurance?

Every business in the state, including sole proprietors and other small business owners, should have a workers' comp benefit plan in place for their employees.

It doesn't matter the type of business you go to or work for, the kind of work that you do, the number of employees or even if you are an independent contractor an insurance policy with workers' compensation coverage must be in place.

My claim was denied, do I have a chance to appeal?

It is highly likely that you can appeal depending on the circumstances of the case. You are strongly recommended to get the advice of a seasoned PA Workers' compensation attorney. Your attorney can guide you through the process and argue on your behalf to get the compensation that you

Do family members require workers' compensation insurance?

Yes. According to Pennsylvania state law, even your family members working full or part-time in the business are required to be covered by a workers' compensation insurance plan.

I was hurt on the job while using unsafe equipment, can I sue?

There is no blanket answer to this question, but if you were injured on the job while using equipment, you should seek the counsel of an experienced workers' compensation attorney. Now is the perfect time to get the advice of a legal professional so that you can weigh your options. The attorneys at HGSK can guide you, and the initial evaluation is free of charge.

Is workers' compensation insurance tied to social security disability?

No. Social security disability insurance is a separate benefit program that is run by the federal government. Note that many workers' compensation attorneys are well versed in social security disability. Many times an injured worker becomes totally disabled, and the worker's compensation lawyer that handled the workers' comp claim may be best suited to handle the workers' compensation claim with the federal government. Using the same attorney is not a requirement.

Can a workers' compensation benefits plan be purchased from the state workers' compensation fund?

In Pennsylvania, an employer can purchase this type of business insurance directly from the state or from a state fund. The Pennsylvania Department of Labor & Industry makes workers' compensation insurance available to Pennsylvania businesses that are startups or having problems getting coverage. Employers still pay for workers' compensation insurance, but they work directly with the state. The plans available are a basic type of insurance plan covering job-related injury or work-related injuries.

Why should I involve or hire a Pennsylvania Workers' Compensation Attorney?

The workers' compensation system was touted as an alternative to filing a lawsuit. Unfortunately, actually filing a workers' compensation claim can remain stressful to the injured worker. If your claim is complicated or your employer or an insurance company stands in the way you should seek advice from a Pennsylvania workers' compensation attorney. Remember, the employer pays for the cost of insurance and any claim that is approved could cause their costs to climb.

Does workers' compensation law cover state employees?

Pennsylvania state's workers and employees are provided with workers' compensation coverage directly from the state. Generally, the state's laws covering state workers' compensation are similar to what an insurance company may provide.

Do workers' compensation laws cover federal employees?

The federal government's insurance program is run by the Office of Workers' Compensation Programs (OWCP), which is a part of the U.S Department of Labor.

Why should I speak with an HGSK workers' compensation attorney?

The Workers' compensation attorneys at the law firm of Haggerty, Goldberg, Schleifer & Kupersmith, P.C (HGSK) are experienced fighting for the victims of on the job injuries. They are experienced in getting these workers the benefits that they deserve.

If your work injury claim was caused by defective equipment or the actions of another person caused your injury, then you must contact an experienced Pennsylvania workers' compensation lawyer. Do not waste time as there are deadlines for filing workers' compensation insurance claims. Missing a deadline may jeopardize your case.

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