

Filing A Workers' Compensation Claim in PA

Workers' compensation insurance is required for most employees under Pennsylvania law, so how do you file a claim if you've been injured while on the job?

PHILADELPHIA, PENNSYLVANIA, UNITED STATES, February 1, 2021 /EINPresswire.com/ -- Workers' compensation is an employer-financed, no-fault insurance required for most employers in the state of Pennsylvania. Each state has its own set of rules when it comes to filing a workers' compensation claim, so it's important to understand your rights and limitations to ensure you receive the compensation you need.

You've Been Injured on the Job. Now What?

Timing is everything when it comes to notifying your employer of a workplace injury. In Pennsylvania, you should seek medical attention immediately and report your injury to your employer as soon as possible, but you have up to 21 days to notify them without jeopardizing your right to receive compensation and medical treatment.

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With a workers' compensation claim, the insurance company has your employer's back, so sometimes it can help to hire a lawyer to have yours.”

James C. Haggerty

Your employer will then file a First Report of Injury to the PA Workers' Compensation Bureau and their insurance company. You may be asked to complete and/or sign forms related to your injury, but it's very important that you read and understand each document carefully before signing. A judge will enforce any documents that you have signed, whether or not you understood the information. It won't hurt to consult a lawyer prior to signing any documentation.



The insurance company has 21 days from the date of notification to accept or deny your application for workers' compensation. If your claim is accepted, the insurance company will issue a Notice of Compensation Payable which will start providing you with workers' compensation benefits including medical costs, wages lost, and possibly others. On occasion, the insurance company may issue a Notice of Temporary Compensation Payable which states that they are accepting some liability, but this can be revoked within 90 days by the insurance carrier.

What Happens If Your Workers' Compensation Claim is Denied?

If the insurance company denies your application, you will receive a Notice of Workers' Compensation Denial. You have 3 years from the date of your injury to appeal the denial. Unfortunately, the insurance company does not always have the injured employee's best interests at heart, so they will look for any type of reason to deny the claim. Some of the most common reasons for a denied workers' compensation claim include:

- You did not report your injury within the required timeline.
- Your employer denies responsibility for your injury.
- Your employer says your injury is not as bad as you claim.
- Your employer says you were intoxicated or under the influence of drugs while on the job.
- The insurance company says your injury is from a pre-existing condition or stress-related injury and is therefore not covered by workers' compensation.
- You did not seek medical attention for your workplace injury.
- Your employer says your accident was not job-related, such as during a lunch break or off-site work activity.

If your claim is denied, you should seek legal advice from an [experienced workers' compensation lawyer](#) who can help you fight for your rights. An attorney can help you with your appeal from gathering medical evidence that supports your claim to finding witnesses who can testify as to the impact of your work-related injury.

If you feel that your employer and/or their insurance company has mishandled your initial claim, filed a petition to an existing claim, or you feel you've been wrongfully denied, the [workers' compensation attorneys](#) at HGSK may be able to help you obtain the compensation you deserve.

At Haggerty, Goldberg, Schleifer & Kupersmith, P.C, we will help you understand your rights and determine your available legal options during a free consultation. Contact our dedicated legal team at (267) 350-6600 to find out more information about our legal services and how we can help.

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