Schechter, Shaffer & Harris, LLP: Many Texas Workers Don't Realize Their Employer May Not Carry Workers' Comp

HOUSTON, TX, UNITED STATES, July 23, 2026 /EINPresswire.com/ -- If you're injured at work tomorrow, would your employer's workers' compensation insurance cover your medical bills and lost wages? Many Texas employees assume the answer is yes. The reality may surprise them.

According to workplace injury attorneys Jonathan S. Harris and Matthew D. Shaffer of Schechter, Shaffer & Harris, LLP, Texas is the only state where most private employers can choose whether to carry workers' compensation insurance. That means whether you work for a small local business or a large national chain, you should never assume you're covered.

These employers, known as non-subscribers, follow a different legal process when an employee is injured on the job.

"Many workers don't discover their employer is a non-subscriber until after a serious workplace accident. Whether you work for a neighborhood business or a nationally recognized company, knowing your employer's coverage before an accident can make a significant difference," said Jonathan S. Harris, Partner at Schechter, Shaffer & Harris, LLP.

Unlike traditional workers' compensation claims, non-subscriber cases do not go through the standard workers' compensation system. Instead, they are generally handled much like other personal injury lawsuits in Texas. If it can be shown that an employer failed to provide a reasonably safe workplace, even in a small way, the employer may be held responsible for the full cost of the worker's injuries.

Depending on the circumstances, an injured employee may be able to pursue compensation for medical expenses, lost wages, future medical care, pain and suffering, and other damages available under Texas law.

"Many people believe every employer in Texas is required to carry workers' compensation insurance, but that's simply not the case," said Matthew D. Shaffer, Partner at Schechter, Shaffer & Harris, LLP. "Understanding whether your employer is a subscriber or non-subscriber before an accident happens can help you better understand your rights if you're ever injured at work."

Texas law requires employers that choose not to carry workers' compensation insurance to notify employees of their non-subscriber status and file the appropriate notice with the Texas Department of Insurance.

Schechter, Shaffer & Harris, LLP regularly provides educational information to help Texas workers better understand workplace injuries, employer responsibilities, and the legal issues that may arise after an on-the-job accident.

Click here for additional information about workplace injuries and non-subscriber claims.

About Schechter, Shaffer & Harris, LLP

Schechter, Shaffer & Harris, LLP is a nationally recognized maritime and personal injury law firm based in Houston, Texas. With more than 100 years of combined legal experience and more than $1 billion recovered for clients, the firm's attorneys represent individuals and families affected by workplace accidents, maritime injuries, offshore incidents, catastrophic injuries, and wrongful death cases throughout Texas and across the nation. The firm is committed to educating workers and advocating for those injured because of unsafe working conditions or employer negligence.

For more information
Schechter, Shaffer & Harris LLP.
713-400-HURT (4878)
jharris@smslegal.com
Visit us on social media:
LinkedIn
Instagram
Facebook
YouTube
TikTok
X