

## A Guide for Workers Recently Hurt on the Job

#### How do I file a claim?

- Notify your employer about your job-related injury or illness as soon as possible.
- Ask your employer to give you Form 801, "Report of Job Injury or Illness," and complete Form 801.
- Ask your employer the name of its workers' compensation insurer.
- Get medical treatment from a health care provider of your choice and tell your provider that you were injured on the job. Your employer cannot choose your health care provider for you.
- Your health care provider should ask you to complete Form 827, "Worker's and Physician's Report for Workers' Compensation Claims."

#### How do I get medical treatment?

- You may receive medical treatment from the health care provider **of your choice**, including:
  - > Authorized nurse practitioners
  - > Chiropractors
  - Medical doctors
  - > Naturopaths
  - Oral surgeons
  - > Osteopathic doctors
  - > Physician assistants
  - Podiatrists
  - > Other health care providers
- The insurance company may enroll you in a managed care organization at any time. If it does, you will receive more information about your medical treatment options.

# If I can't work, will I receive payments for lost wages?

- You may be unable to work due to your jobrelated injury or illness. In order for you to receive payments for time off work, your health care provider must send written authorization to the insurer.
- Generally, you will not be paid for the first three calendar days for time off work.
- You may be paid for lost wages for the first three calendar days if you are off work for 14 consecutive days or hospitalized overnight.
- If your claim is denied within the first 14 days, you will not be paid for any lost wages.
- Keep your employer informed about what is going on and cooperate with efforts to return you to a modified or light duty job.

### What if I have questions about my claim?

- The insurance company or your employer should be able to answer your questions.
- You may also call any of the numbers below:

## Ombudsman for Injured Workers: An advocate for injured workers

Toll-free: (800) 927-1271

E-mail: oiw.questions@state.or.us

# Workers' Compensation Infoline: Benefit Consultants

Toll-free: (800) 452-0288

E-mail: workcomp.questions@state.or.us

- Health care providers may be *limited* in how long they may treat you and whether they may authorize payments for time off work. Check with your health care provider about any limitations that may apply.
- If your claim is denied, you may have to pay for your medical treatment.