

Accepted Claims vs. Contested Claims



Accepted Claims

- Medical treatment is for your lifetime as long as the workers' comp doctor says that the treatment is "reasonable, necessary, & directly related" to the work accident.
- Medical benefits include mileage & copay reimbursements.
- Medical treatment related to the accepted claim needs to be provided through a medical provider that is approved through the workers' compensation insurance carrier.
- Medical bills related to the injury should be paid and need to be submitted to the workers' compensation insurance carrier. A health care provider is not allowed to bill you.
- If you are under an award for payments for temporary total disability (TTD) or temporary partial disability (TPD), these should be made to you on a "regular" weekly schedule. However, if your check is late, please refer to our "Late Check" handout for information on how to handle this situation.
- If you are under an Award Order you can get a yearly cost of living adjustment (COLA).

Contested Claims

- Mileage & co-pay reimbursements will not be paid until the claim is accepted.
- The insurance company is under no obligation to pay you for time missed from work due to the injury until it is ordered by the Commission or until the insurance company signs a binding agreement to do the same.
- You will have to pay for your medical care up front or submit the bills to your health insurance until the Commission orders that the workers' compensation insurance carrier absorb these expenses.
- We will be requesting a hearing and litigating the claim.