

The Essential Guide to Colorado Work Injuries and Workers Compensation Issues

If you are injured on the job in the State of Colorado, there are a few important issues that you need to address before you can file a Workers Compensation claim. In Colorado, the insurance carrier for the employer usually determines what happens in a workers' compensation claim, but if you have been hurt while at work then the first place to start the workers compensation process is with your employer.

You must notify your employer in writing of the injury suffered at work within 4 days of the date of injury. Your employer must then provide you with the names of at least two doctors to see for your injury. The choice of doctors is one of the most important things that occur in a workmans comp claim, and usually the person who is hurt has not had a chance to consult with a lawyer experienced in workers compensation when this choice is made. As a result claimants are frequently dissatisfied with the treatment they get from the "insurance" doctor.

If the insurance company fails to provide two doctors there are a variety of avenues that an attorney can pursue in response. A change of doctors can be made but only within the first 90 days after the injury. Consequently, if you are approaching the 90 day deadline it is critical that you talk to a Colorado workmans comp. attorney to see what options are available to pursue.

Colorado Insurance Company Obligations

The insurance company will have to decide if they are going to admit on the claim, or contest the claim, within 20 days of being notified of the injury. They may provide treatment with a physician and still not admit on the claim. The reason they do this is because they do not want the injured worker, or the attorney for the claimant, picking a doctor for treatment. By offering medical care they can still deny the claim, or consider it "under investigation" and keep control of the choice of physicians.

Even if the claim is admitted there are substantial advantages to having an attorney. The insurance company does not want the claimant to get an attorney. They know that cases involving attorney cost them more than cases where there is no attorney. The reason is simple, attorneys experienced in workers compensation know when the insurance company is not paying the benefits they owe, they know what to ask for, and how to ask for it. An attorney can tell if their doctor is trying to get the claim concluded rather than providing proper care, and they know how to get another physician involved if that becomes necessary.

Should I Talk to a Colorado Workers Compensation Attorney?

There are cases in which an injury prevents a worker from going back to work in any job for which the worker has previous training or skill. In these cases it is very important to know what

your rights are and how to challenge the insurance companies Final Admission of Liability. Failure to timely object to the Final Admission means the case will close and they will only be responsible for those benefits that are admitted on that document. If the injured worker can't go back to work at any job it is unlikely the insurance carrier will admit this and pay these benefits. In this case, you need to speak to a **Colorado workers compensation attorney** before the 30 days to object has expired.