

Workers' Compensation in Colorado: What Should I Do?

If you were injured at work in Colorado, you are entitled to workers' compensation benefits. Here are a couple of immediate steps to take in order to protect your rights and receive the proper treatment and compensation needed to fully recover.

What Should I Do First?

- Seek medical attention if needed.
- Submit a written notice of your injury to your employer. **This should be done within 4 days of the initial injury.**
- Seek legal advice in the proper jurisdiction for information and to protect your rights.

What if My Injuries Were Not a Result of My Employer?

In Colorado, if you were injured while on the job, you are entitled to benefits no matter the cause. It is a "no-fault" system, where the negligence of a defective product, a co-worker or your employer directly constitutes a request for benefits. For the employer, workers' compensation is an exchange for not filing a lawsuit directly against them. However, if a third party is involved such as a defective product or co-worker, a civil suit can be filed outside of the workers' compensation system. Legal advice regarding workers' compensation and personal injury in Colorado is highly recommended in these and all compensation claims between an employee and employer.

What Doctor Could I See?

By law, the insurance company has to provide at least two options for medical assistance. If they fail to do so, you may choose a doctor of your choice. In most cases, the insurance company will provide a caregiver. Whether you choose one or one is appointed to you, after the claim had been filed, the insurance company can request to reassign a medical provider of their choice at their expense. **Do not miss your appointments.** Often times, if unforeseen circumstances arise, you will be scheduled a "reschedule appointment," but it is not a wise choice to exercise this right. Penalties can be involved. Your benefits will most likely be revoked, leaving you responsible for any and all medical bills surrounding your injury.

What if My Employer's Insurance Company Denies My Claim?

The employer's insurance company may deny your claim for a number of reasons. If the claims adjuster deems a lack of sufficient information, needing further investigation or determines the injury was not work related, the insurance company

will deny your claim. At which point, the insurance company will file a [Notice of Contest](#). You are then held responsible for all of your medical bills evolving from your injury. If you have private insurance and you are eligible for coverage, they may cover a percentage of this burden. After the insurance company denies your claim, you have no choice but to appeal and file for a hearing. Seeking a proper Colorado attorney will help you with this process and the following steps needed to gain the retribution you need.

Why Would I Hire an Attorney?

With changing revisions to [Colorado Statutes](#) regarding workers' compensation claims, the probability of a company's insurance not awarding the proper benefits or even the employer discriminating after a claim has been filed, you, the injured party, should consult legal counsel for definitive legal advice; one who specializes in personal injury and workers' compensation in Colorado.

The employer's insurance company will often deny claims, place them in the "under investigation" process or draw the claim out so as to pay very small amounts, hindering the healing process, causing financial loss and improper treatment among others. The insurance company will work hard to not award benefits for job-related injuries. It is your responsibility to ensure proper benefits are received.

Doctors provided by the insurance company may consider the injured party MMI or Maximum Medical Improvement, which means they have determined there is no other medical treatment to improve the present status of the injury. There may still be injury and there may not. Only a specialized Colorado attorney in personal injury can help you determine if the proper treatment is or has been given.

It can often times be a very long battle. Don't go it alone. Contact a Colorado attorney that concentrates on workers' compensation and personal injury today.