STEP 1
Worker suffers an illness or injury while on the job.

STEP 2
The employer must be notified of the injury or illness immediately.

STEP 3
The employer will give the employee a Workers' Compensation Claim Form (DWC-1), which the employee must fill out and bring back to the employer within 30 days.

STEP 4
The employer’s insurance must authorize medical treatment within 1 day and submit a comp claim to your insurer within 5 days.

STEP 5
Within 14 days, the insurer will send your employer a notice notify you whether your workers’ comp claim has been denied, delayed, or accepted.

STEP 6
If denied, all benefits will stop. If delayed, the insurer will have up to 90 days to investigate, and medical treatment will continue. If accepted, you’ll receive workers’ compensation indemnity benefits and medical treatment.

STEP 7
If denied, contact a workers’ compensation attorney.

STEP 8
If accepted or delayed, both parties start medical discovery and take depositions. Contact a workers’ compensation lawyer to guide you through the process.

STEP 9
If denied, the parties must try the issue for the denial before the case can proceed.

STEP 10
Once medical discovery is complete, the parties start settlement negotiations. If settlement negotiations are unsuccessful, the parties will have a Mandatory Settlement Conference.

STEP 11
If the parties cannot settle at the Mandatory Settlement Conference, the case proceeds to trial.

STEP 12
A workers’ compensation case can settle by either a lump sum amount or weekly payments with lifetime medical care.

Disclaimer: Making a false or fraudulent Workers’ Compensation claim is a felony subject to up to 5 years in a prison or a fine of up to $150,000 or double the value of the fraud, whichever is greater, or by both imprisonment and fine.