

# Who pays for Workers' Compensation medical bills?

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When someone suffers a work injury, the first step is usually to obtain medical treatment. In an ideal world, when someone is hurt at work, medical bills resulting from that injury are paid by the workers' compensation insurance carrier or employer.

Unfortunately, we do not live in an ideal world, and payment of medical bills is a common source of conflict for our clients. Many contact us because they have medical bills piling up and collections knocking at the door.

## **What do they need to know?**

When someone is hurt at work, the law requires the insurance carrier or employer to pay for reasonable and necessary medical bills for treatment related to the injury. Simply put, the injured worker should pay nothing for bills related to an injury at work.

An important first step is to make sure all medical providers are aware they are treating a work injury. This should happen in the doctor's visit and be recorded in the notes of treatment, but this should also occur before and after the

visit when dealing with any office or billing personnel on site.

It is very important that the medical provider bill the workers' compensation carrier for the treatment in question. This goes a long way to eliminate any excuse offered by the carrier and employer to avoid payment.

Once billed, the insurance carrier must decide. They can either pay or deny the bill.

The denial of a medical bill is a major sign that the injured worker has no choice but to take action to protect their rights under the law. Letting denied bills accumulate is not a good idea, and it is wise to speak to an attorney at Martin Law as early as possible to make sure every legal hurdle is met.

If the injured worker has private health insurance, it is common for the medical provider to bill the private health insurance carrier following a denial from the workers' compensation carrier and request the injured worker make out of pocket payments. These requests and any payments should be recorded and tracked to make sure they can be recovered in the future from the workers' compensation carrier, in court.

Knowing how to handle medical bills is critical for every injured worker. The denial of medical bills by a carrier is usually an early sign that a claim must be filed. Do not let the carrier get away with avoiding payment. Know your rights and contact the attorneys at Martin Law so we can help guide you through the process.