

How Workers Compensation Works in Colorado.

Learn the standard process involved with making a workers' compensation claim and discover when it might be a good time to use a workers' compensation attorney.

Worker's compensation laws in Colorado help to protect workers who are injured on the job or develop a work related illness or disease.

Most states have a set of [workman's compensation laws](#) for employees who work in both the private and public sectors. In Colorado, there is a no-fault compensation system along with other protections under the law. Essentially, the no-fault system states that an employee is entitled to workers compensation, regardless of who was at fault for the injury.

The [no-fault system was developed](#) to create a balance between coverage for an injured employee and minimum financial impact to the employer. Even if the employee caused his or her injuries, the employer agrees to provide insurance for medical care, lost wages and permanent disability. However, the employee has to agree not to file a civil lawsuit against the employer.

Generally, these laws will compensate workers; however, it might be necessary for some to hire a [Colorado workers compensation attorney](#) if a claim is denied. A lawyer will review the facts of a case to determine a fair settlement for medical care and lost wages.

Standard Process for Workman's Compensation Laws in Colorado sees the workers compensation claim process begin after an employee is injured on the job. Barring a life-threatening illness, an employee should report his or her injury immediately. This should occur within four days of the injury with a verbal and written notification.

Failing to provide a written notice of the injury does not automatically prevent an employee from making a valid claim. However, the insurance company might challenge the injury. A written notice serves as proof that the employee was injured. Additionally, an employee should submit a [written notification](#) when diagnosed with an occupational illness.

Some employers have a preferred health care provider list. Employees who are injured or suffer an occupational illness must receive treatment from the provider list.

To make a valid claim, an employee must be unable to work for more than three days. According to Colorado workers compensation law, the insurance company has 20 days to provide notification of an approval or denial of a claim.

The notification from the insurance company is either an Admission of Liability or a Notice of Contest.

Employees will receive bi-weekly payments for compensation of lost wages if the claim is approved. Generally, compensation payments equal two-thirds of the employee's weekly wage. The weekly amount does not exceed \$810.

In some cases, benefits are denied by the insurance company, even when the employee sustains serious injuries. Colorado law allows employees to request to have the case presented before an administrative law judge. The judge makes a decision based on the evidence, including the initial report, medical records and witness testimony.

Bio Bachus & Schanker, LLC is a personal injury law firm representing victims and their families in Denver and the state of Colorado. The law offices of Bachus & Schanker are the leading workers compensation attorney Colorado and they are committed to protecting the rights of people injured by the negligence of others. Our passion is justice!

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