

OHIO WORKERS' COMPENSATION:  
**What to Do When You're  
Injured at Work**



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Ohio law requires employers to obtain workers' compensation insurance for all employees to pay for medical treatment and disability for work related injuries. Therefore, if you are injured in the course of your employment, you are covered by workers' compensation and should file a claim. Even if your employer fails to obtain workers' compensation coverage or tells you that you're not covered, you are protected and will receive all of the benefits and protection of Ohio's workers' compensation law if you file your claim. To ensure that you are protected you should always do the following:

If you are injured at work or suspect that you have been injured, report the injury to your supervisor right away, complete a written incident report as soon as possible, and obtain a copy of the report. If your first symptoms occur after you complete your shift, report the injury to your employer by telephone or at the beginning of your next shift.

Seek medical treatment as soon as possible. Many family doctors do not accept workers' compensation patients so it is normally best to seek treatment first at an emergency room, urgent care facility, or occupational medicine clinic. You can also call 1-800-OHIOBWC for a list BWC authorized medical providers in your local area.

Be sure to tell your medical providers that your injury is a workers' compensation claim and give an accurate description of how you were injured. Describe your injury completely including all body parts injured – even minor injuries.

Make sure that your workers' compensation claim is filed. Your claim can be filed by you, by your employer, by your doctor, and by the Managed Care Organization (MCO). You can call 1-800-OHIOBWC to determine if your claim has been filed and to get assistance in filing a claim. You will receive written notification and a claim number from the BWC within a week of the filing of a claim. You should provide your BWC claim number to all medical providers.

Some employers will pay you and your medical providers directly to avoid the filing of a claim. Do not be misled by this practice. Your claim must be filed to protect your rights under Ohio's workers' compensation law.

Seek the advice of an experienced workers' compensation attorney as soon as possible. Most attorneys who handle workers' compensation cases for injured workers do not charge for a consultation and will explain your rights and the benefits of legal representation.



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