



WHY YOU NEED A

# WORKERS' COMP LAWYER

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# WHY YOU NEED A WORKERS' COMP LAWYER

No one expects to get injured on the job, and when it happens, you might be wondering whether or not you should call a workers' compensation lawyer. In most cases, the answer is yes, and most reputable lawyers will tell you up front whether your claim is one you can handle without representation.

Here are several situations where the help of a workers' compensation lawyer is vital to your case:



## YOUR EMPLOYER OR THE INSURANCE COMPANY DENIES YOUR CLAIM

Employers and insurance companies will try to reject legitimate workers' compensation claims in the hopes that the employee will give up on it. The odds are in their favor that many claims will go away if stalled long enough. When you hire a workers' compensation lawyer, you pay nothing up front, but you get the expertise to force the insurance company to treat you fairly.



## YOU ARE CURRENTLY RECEIVING SOCIAL SECURITY DISABILITY, MEDICAID, OR MEDICARE BENEFITS

When your case settles, you may think it is over. However, there are situations where you may lose some other benefits without the help of a good lawyer. If you are receiving Social Security disability, Medicare or Medicaid benefits—or even if you aren't but may later—a poorly drafted settlement agreement—or even using the settlement forms most attorneys use, can jeopardize your future benefits. It is crucial to have an experienced attorney to ensure that your future benefits are protected.

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## YOU THINK YOUR INJURIES MAY PREVENT YOU FROM RETURNING TO WORK AT ALL

Total disability has a specific meaning in workers' compensation cases. If proven, "permanent total disability" entitles you to weekly payments for the rest of your life. Insurance companies fight these cases because they impact profits the most. In Missouri, there is also a separate claim which must be filed against The Second Injury Fund in most total disability cases. An experienced workers' compensation lawyer is essential in cases that involve a potential claim for total disability.



## YOUR EMPLOYER FIRES OR RETALIATES AGAINST YOU FOR FILING A WORKERS' COMPENSATION CLAIM

If you are fired, demoted, or have your hours or wages cut—or being "written-up" more or otherwise retaliated against—due to filing a workers' compensation claim or taking advantage of any of your workers' compensation benefits, contact a lawyer immediately.



## THE INSURANCE COMPANY REFUSES TO PAY FOR MORE MEDICAL TREATMENT OR YOUR LOST WAGES

If it feels like the insurance company is trying to cut you off from medical treatment, or if they may have miscalculated your lost wages, it's a good idea to contact an attorney. An experienced lawyer can determine whether you're appropriately compensated, and if not, they can take steps to correct it.

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## YOUR INJURY IS SERIOUS

It is often said that workers' compensation "underpays big injuries and overpays small ones." Without a lawyer on your side, you are stuck with whatever the insurance company offers. If you've had surgery, or have an injury to your head, neck, or back, you should hire an attorney who will fight to get you the best settlement possible for you, since serious injuries will affect you for the rest of your life.



## YOUR INJURY WAS SOMEONE ELSE'S FAULT, OR IT HAPPENED AWAY FROM YOUR REGULAR WORKPLACE

If you were injured due to someone else's negligence, or away from your regular job site, you may be entitled to damages separate from the work comp law. If you may have a civil case against a third-party—as in most auto or trucking accidents—it is important that you have an attorney represent you. The workers' compensation insurer has a right to get paid back out of that claim (a subrogation "lien") but they will only protect their interests, not yours.

It is crucial that you know your rights because once you settle a claim, it can't be re-opened later if you find out you need more medical treatment or lose your job, etc. An experienced workers' compensation attorney can make sure that you get the best possible settlement and aren't taken advantage of throughout the process. Your choice of workers' compensation attorney can be the difference between being taken care of and being taken advantage of.

When you are hurt on the job, make sure you:

- Notify your supervisor about the time, place, and nature of the accident as soon as possible.
- Seek the medical attention that you need as soon as possible.
- Contact an experienced workers' compensation attorney to discuss your rights.
- Follow the doctor's recommendations to ensure a speedy recovery.
- Keep your lawyer aware as things change with your situation.

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# HOW THE HINES & WILSON LAW FIRM CAN HELP



## FREE CONSULTATIONS

Clients can schedule a free and confidential consultation with us to explain their claim – risk free.



## MORE THAN 50 YEARS OF EXPERIENCE

Experience is an invaluable asset that we bring to every case.



## WE ONLY HANDLE INJURY CLAIMS

The Hines & Wilson Law Firm exclusively handles personal injury and workers' compensation claims in order to better represent our clients.



## TRUSTED. RESPECTED. DEDICATED.

The attorneys at The Hines & Wilson Law Firm have worked tirelessly to become recognized and well-respected.

If you've been injured at work and you think your employer may be violating your rights, contact us. You can call us at (573) 443-4500 or toll free at (877) 473-4500, or email us [info@hineswilsonlaw.com](mailto:info@hineswilsonlaw.com) for a free and confidential consultation about your workers' comp claim.

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