# **How to Guide: Workers' Compensation**

## **How to Apply**

## Report the Injury Promptly

- Tell your employer right away if you are injured or become sick because of your job.
- You must report it within 20 days of the injury or within 20 days of realizing it is work-related.

## • Employer Reporting

 Your employer must notify their insurance company and file an Employer's Report of Accident with the Kansas Division of Workers Compensation within 28 days.

### • File a Claim

- To get benefits, you must submit a written claim to your employer.
- The claim must be filed within 200 days of your accident or your last medical treatment.
- Once accepted, the insurance carrier covers medical bills, lost wages, and rehabilitation services.

## Request Assistive Technology (AT)

• If you need special equipment to recover or return to work, your doctor must verify that it is medically necessary.

#### If Problems Arise

- If your claim is delayed or denied, you can request a hearing, mediation, or appeal.
- Contact the Ombudsman's Office for free help:
  1-800-332-0353 or 785-296-2996

#### Information Needed

Before you apply, gather the following information:

#### **Employee and Injury Information**

- · Your name, address, job title, and start date
- Date, time, and description of how the injury happened
- Copy of your workplace injury report

#### **Medical Documentation**

- Doctor's reports describing your injury and treatment
- Letter of medical necessity or prescription for assistive technology
- Therapy or rehabilitation evaluations
- Copies of medical records

#### **Assistive Technology and Equipment**

- Quotes or estimates for recommended devices or modifications
- Vendor contact information and supplier approval, if required

### **Employer and Insurance Details**

- Contact information for your employer and insurance carrier
- Proof of your filed claim (within 200 days)

### **Record Keeping**

- Keep copies of all paperwork, letters, and emails
- Write down the names, dates, and details of phone calls
- Store everything in one safe place

## If You Need to Appeal

- Keep the denial letter or explanation of benefits
- Write an appeal letter explaining why the decision should change
- Include new medical or therapy documentation

## **Helpful Tips**

### 1. Report Early

- Report injuries right away to avoid delays or losing eligibility.
- Use Approved Providers
- Only see doctors or specialists authorized by your employer or insurer.

#### 2. Emphasize Medical Necessity

• Ask your doctor or therapist to clearly explain how your equipment helps you recover or function.

#### 3. Keep Records

• Save all forms, emails, bills, and phone call notes.

#### 4. Ask About Vocational Support

• If your injury affects your ability to work, ask about vocational rehabilitation or referrals to Kansas Rehabilitation Services.

### 5. If You Disagree with a Decision

• You have the right to request a hearing, mediation, or appeal if your benefits or equipment are denied.

### 6. Get Help and Stay Informed

- Contact the Kansas Workers' Compensation Ombudsman Program for free help: Phone: 1-800-332-0353 or 785-296-2996
- Kansas Division of Workers Compensation

800 SW Jackson, Suite 600

Topeka, KS 66612-1227

Phone: 785-296-2996 or 1-800-332-0353