

## Preventing denied workers' compensation claims

Written by Australian Business

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October 10, 2013 /**24-7PressRelease**/ -- Workplace injuries or illnesses can happen in any industry and can cause anything from minor problems to death. In addition to the challenge of whatever medical condition a person has, injuries or illnesses that result from an on-the-job accident or environment can have far-reaching financial impact for Franklin County employees. From lost time at work to out-of-pocket medical costs, the amount can add up fast.

### What is workers' compensation insurance?

Every employer is required to carry insurance designed to provide coverage for injured or ill employees, provided that their condition is a result of a workplace situation. This type of policy is called [workers' compensation](#) and it is required of every employer in Ohio.

Employers will either pay premiums to the Ohio Bureau of Workers' Compensation, or if it is large enough, the employer may self-insure.

### Claim approval not always guaranteed

While the laws stipulate that employers must carry workers' compensation insurance to cover conditions that are work related, it is not a guarantee that a claim will be approved and paid. Records from the Ohio Bureau of Workers' Compensation show the following for the 2012 fiscal year:- 112,613 claims were filed.- 11,448 claims were denied.- 101,165 claims were allowed.- A total of \$1,827,550,255 was paid out in approved claims.

[Denied workers' compensation claims](#) accounted for more than 10 percent of all claims filed. Of the allowed claims, almost 87 percent were for medical costs, nearly 12 percent covered lost work time and the remaining portion was for occupational diseases or deaths.

### Reasons for claim denial

Typically a claim may be denied if the evidence does not support the claim of a serious injury or that the injury did not actually happen at work or as a result of a work condition. Lack of need for medical treatment or time off of work can contribute to these situations.

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Employers can also affect approval or denial rates as they can oppose claims. Workers' compensation premiums are directly affected by claims and many businesses are very conscious about trying to keep these costs down.

### **Legal assistance for workers' compensation claims**

Because of the opportunity for claims to be denied for a variety of reasons, working with an attorney who understands the nuances of the system and the filing process can help make the process smoother for you and potentially increase your chance of an approval.

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