



What is Workers Compensation?



What is Workers Compensation and How Does It Work?

Workers' compensation is an insurance program managed by the State of Texas. It provides pay and medical benefits to employees who have a work-related injury or illness.

Workers Compensation is not mandatory here in the State of Texas. An employer has the option of carrying workers compensation coverage. Workers compensation coverage acts as an insurance policy for those employees who have been injured due to a work related accident. When an employee gets injured and files a workers compensation claim through their employers workers compensation insurance carrier, they will typically receive two kinds of benefits: (1) medical benefits and (2) temporary income benefits.

Medical Benefits: Workers compensation coverage covers medical expenses related to your injury. They can help pay for therapy visits, office visits, diagnostic studies, injections, and even surgery.

Income Benefits: In addition, if you are unable to work due to your work related injury, the workers compensation insurance carrier will pay temporary income benefits on a weekly basis. Some refer to this as 'lost wage' benefits. However, you are only paid 70% of your average weekly gross wage.

If you need help in filing for workers compensation benefits, please give us a call!