

# **I am injured. Now what?**

## **FAQ's regarding Workers' Compensation**

### **How long do I have to report a claim to my employer?**

You should report it as soon as possible, but no later than thirty (30) days or your claim may be denied.

### **What doctor can I go to?**

Your employer or insurance company, upon becoming aware of your injury will direct you to a health care provider for such period as the nature of the injury or the process of recovery may require. Medical care must be authorized by the employer and/or insurance company.

### **Why can't I go to the doctor of my choice?**

Per Florida Statute 440.13(2)(a), the law requires that the employer/insurance company provide the appropriate medical care.

### **Can I go to my own personal physician?**

No. You must go to an authorized physician provided by your employer, CCMSI or FICURMA.

### **The doctor is not helping me. Can I request a different doctor for my treatment?**

Yes. Per Florida Statute 440.13(2) (f), you are entitled to a one time change per accident. The request for a change in physician must be in writing and provided to the insurance company. Upon receipt of the request, the insurance company will select and authorize an alternative physician within five days of receipt of the written request. The injured worker or insurance company may also select a one-time Independent Medical Examination (IME), per accident. Please note, if your accident occurred on or after 10/1/03, the party requesting the IME is responsible for payment.

### **Will I have to pay any medical bills?**

No, all authorized medical bills should be submitted by the medical provider to CCMSI for payment until you reach maximum medical improvement. Once you reach Maximum Medical Improvement you will be required to pay a \$10.00 co-pay per visit.

### **If prescribed, how do I get my prescription filled?**

If a prescription is prescribed by your authorized physician, please take the prescription to your pharmacist along with the information from **myMatrix** to ensure your prescriptions are billed directly to the insurance company. In rare cases you may be asked to pay for your medications: if this happens, you will be reimbursed any money you have to advance once receipts are provided to the insurance company.

**What is my responsibility when the doctor places me on restricted duty?**

It is your responsibility to communicate with your employer following your appointments. If you are given restrictions and/or placed out of work any time during your treatment, please ensure they are communicated to your employer immediately. Please remember, the doctor gives you restrictions until your next visit to help you recover from your injury. It is extremely important that you observe your restrictions at work as well as in your daily life.

**Do I have to attend my appointments?**

Yes. Time, effort and expense are put into providing your medical care. If you do not follow the doctor's direction and attend all medical appointments your case may be terminated for non-compliance and all benefits suspended.

**If a medical bill comes to my house, what do I do?**

Fax, mail or bring the medical bill to the office and if it is related to the claim, CCMSI will pay all authorized invoices for your claim.

**Will I get paid mileage to my medical appointments?**

If you, a family member or friend drives you to an authorized appointment, physical therapy, hospital, diagnostic testing or pharmacy you are entitled to mileage reimbursement @ .44.5 cents per mile. A form is available to document the appropriate mileage.

**When do I get my first check?**

You should receive the first check within three (3) weeks after reporting your injury to FICURMA/CCMSI and have been off work by an authorized treating physician.

**How much will I be paid?**

In most cases, benefits are calculated at 66-2/3 percent of your average weekly wage up to the state max for the year of your accident. If you were injured on or after October 1, 2003, your average weekly wage is calculated using wages earned 13 weeks prior to your injury, not counting the week in which you were injured

**Will I be paid if the doctor takes me off work?**

In most cases, your first check will be from the 8<sup>th</sup> day of disability through the time your authorized treating physician releases you to return to work. Under Florida law, you are not paid for the first seven days of disability, unless you are out more than 21 days.

**Will the check come to my house?**

If you are entitled to benefits, your check will be mailed to your home. Please make sure we have the most up to date information regarding your address and phone number.

**Can I receive unemployment compensation and workers' compensation benefits at the same time?**

No, not if you are receiving temporary total or permanent disability benefits, you must be medically able and available to work to qualify for unemployment benefits.

**Will I get fired because of my injury?**

No. It is against the law to fire you because you have filed or attempted to file a workers' compensation claim.

**Who do I contact if I have any questions concerning my benefits?**

**CCMSI at (407) 660-5600. Their mailing address is 2600 Lake Lucien Drive, Suite 225, Maitland, FL 32751**