

Maine Workers Comp for Employees Injured on the Job



Maine workers' compensation is administered through the Maine Workers Compensation Board. It exists to protect both employers and employees. It's designed to aid workers and their families in the event that they are injured or ill because of workplace incidents or other conditions. It also provides assistance to family members of workers who pass away as a result of workplace injuries or other complications.

Employee injury and illness could be complex. The employee generally has doctors, and the insurance company as well as employers may have doctors that provide advice and information. In addition, lawyers could be involved in the case of employers and employees. While an employee may be able to represent themselves in a workers comp claim in Maine It is advised to seek out the guidance of an attorney. [work accident](#)

There are specific steps involved in the worker's comp claim procedure. If you've been injured it is important to notify your employer right away. You can inform your supervisor or another manager. Your employer will then be required to complete out a "First Report of Injury" form and then provide a copy to you. Your employer is then required to either compensate you for the loss of work hours

within 14 calendar days or send an "Notice of Controversy" to the state board in case they think the claim is not valid.

The injured worker can receive compensation throughout the time they are not able to work, provided they are totally disabled. It is when injuries are so bad it makes it impossible to do any kind of work. However, if your injury is a partial injury, the benefits are limited to a time period of more than 260 weeks. There are some exceptions to this limitation which are outlined in Maine laws of the state.

Workers in Maine have the right to choose their own health care provider if, following treatment from the selected physician for the first ten days, they feel they are not satisfied. Employers always have the right to have the worker see a physician selected by the employer for an additional diagnosis.

If workers can return to work but their illness prevents their earning the same amount of income they were previously earning, they may be eligible for part-time benefits. These payments would be set to 80percent of the difference between the average weekly wage prior to the injury and the income after the injury.

The [workers compensation](#) claim process can be a long and difficult process. After months or even weeks of dealing with this procedure you might reach a point at which you're tempted to consider a settlement offer. It is best to take off from the process and look at the larger picture before making the decision.

In many states, when you have accepted a settlement in most states, you are no longer entitled to make any claim or claim relating to the matter. It's important to reiterate this since it's so simple to focus on the short term and immediate benefits from a lump sum settlement in the event of settlement. So, again, in most states , if you decide to settle the claim, you will lose your right to take further actions in the case. This might not appear to be a significant problem. However, you should evaluate the situation you'll be in in 5 - 10 years regarding finances, your income and work. The lump sum of money now may appear to be a good source of money , but how long will it last , and how long before there be issues that stop your from being able to work? If the settlement funds are gone after five years and you continue to incur medical bills and you are in a position of being unable to earn a salary that pays the salary that you were used to it is possible that after five years you're struggling to pay medical bills and earning a living.

Of course there may be situations where settling is the best option, possibly because issues in the claim have become contentious and the result is becoming uncertain. In the event that you do decide to accept an offer for settlement, you'll need to be sure to fill in the correct paperwork (each state has its own set of requirements and forms) and ensure that you complete all required documents.

Employees must be aware of all of their rights in matters relating to workers' compensation. Also, since the laws differ for each state and can be very complicated, it's a great idea to have an attorney who is specialized in worker's compensation issues guide you. This lawyer might be able to help you avoid making a decision that will be a problem in the future.

The Workers' Compensation Board of Maine has regional offices located in Augusta, Bangor, Caribou, Lewiston and Portland to provide assistance for workers injured on the job.

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