Workers' Compensation in Missouri

A Guide to Your Rights as an Employee

Introduction

If you are injured while performing your job, you have important rights under Missouri's workers' compensation law. This system was created to make sure workers get the medical care and financial support they need without having to prove their employer did something wrong.

This booklet explains your rights, how to protect them, and where to get help.

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1. Your Right to Coverage

- Almost all employees in Missouri are covered.
- In most cases, if your employer has five or more workers (or even just one worker in construction), they must carry workers' compensation insurance.
- Coverage applies regardless of fault — you don't have to show your employer was negligent to receive benefits.

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2. Your Right to Benefits

As an injured employee, you are entitled to several key benefits:

Medical Care

- You have the right to all medical treatment that is reasonable and necessary for your injury or illness.
- Your employer (or its insurer) has the right to choose the doctor, but all authorized treatment must be provided at no cost to you.

Wage Replacement

If your injury prevents you from working:

- **Temporary Total Disability (TTD):** You get payments while you can't work at all.

- **Temporary Partial Disability (TPD):** You get partial payments if you return to light duty at lower pay.

Permanent Disability

- If your injury leaves lasting effects, you have the right to compensation for permanent partial disability (PPD) or permanent total disability (PTD).

Death Benefits

If a worker dies from a job-related injury, their dependents have the right to weekly benefits and funeral expenses.

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3. Your Right to Report & Claim Benefits

- You must report your injury to your employer within 30 days. This protects your right to benefits.
- After reporting, you should receive medical care arranged by your employer/insurer.
- You have the right to file a formal Claim for Compensation with the Missouri Division of Workers' Compensation if your benefits are delayed or denied.

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4. Your Right to Protection from Retaliation

It is illegal for your employer to fire, harass, or punish you because you:

- Reported an injury
- Filed a claim
- Testified in a workers' compensation case

If retaliation occurs, you may have additional legal remedies.

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5. Your Right to Dispute a Denial

Sometimes employers or insurance companies try to limit or deny benefits. You have the right to:

- **Request mediation** through the Division of Workers' Compensation.
- **Have a hearing** before an administrative law judge.
- **Appeal decisions** if you believe they are unfair.

You may also choose to hire an attorney — most workers' compensation attorneys work on a contingency basis (they only get paid if you win benefits).

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6. Protecting Your Rights

To make sure you get the benefits you deserve:

- **Report injuries quickly** (within 30 days).
- **Keep copies** of reports, medical records, and any communication with your employer or insurer.
- **Follow medical advice** and attend all appointments.
- **Ask questions** if you don't understand your rights.

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7. Where to Get Help

- **Missouri Division of Workers' Compensation**
  https://labor.mo.gov/dwc
  Phone: 573-751-4231
- **Ryan R. Cox & Associates, LLC**
  Our attorneys will advocate for you.

Final Word

Workers' compensation is your safety net if you're injured at work. You have the right to medical care, wage replacement, and protection from retaliation. Don't let fear or confusion keep you from getting the help you deserve.
