

Workers' Compensation in Michigan

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Workers' Compensation is a state-regulated insurance program that pays medical bills and replaces some lost wages for employees who are injured at work or who have work-related diseases, injuries, or illness. In Michigan workers' compensation provides medical, income, death and burial benefits.

Even though all employers in the State of Michigan are legally required to carry worker's compensation insurance, it doesn't necessarily mean the claims will be handled appropriately.

There are exceptions to the rule, too. For example, farms and farmers are exempt under Michigan WCA (Workers' Compensation Act) guidelines. Named partners and officers of partnerships and corporations may also be exempt even though their employees must be covered.

Workers' compensation is specifically designed to only cover injuries that "arise out of and in the course of the employment." In most cases, it is obvious whether or not the injury occurred at work. However, there may be occasions when an employee is away from the office on company business and a covered injury occurs. This does not apply to traveling to or from work.

Injuries may also be covered if an employee is hurt while employees are "horsing around". But, as mentioned earlier, there are exceptions and limitations to this type of claim.

There can also be deadlines for filing and responding. Missing a deadline could potentially cost you benefits. Should an employer incorrectly file the claim, giving you more benefits that you are actually due; future benefits may be reduced – again, costing you, the employee.

As you can see, workers' compensation claims can be very complex. You never want to sign or agree to anything until you have an experienced workers' compensation attorney review the claim, the process and potential outcome. For more information on workers' compensation in Michigan, please contact the personal injury attorneys at Jay Trucks & Associates, PC.