## Key Facts about Workers' Compensation for Physicians

## **Employee**

- The <u>employee</u> is responsible for reporting injury within 30 days
- The <u>employee</u> may select a physician of his or her choice to be paid for by the company

## **Employer**

- The <u>employer</u> is responsible for obtaining care for the employee
- The <u>employer</u> may select a physician of their choice that the employee must comply with in addition to any provider the employee selects
- The <u>employer</u> has the right to all "injury related" information
- The <u>employer</u> makes the decision on whether to accept an employee back to work based on the physician's restrictions

## **Physician**

- The <u>physician</u> should concentrate his or her efforts on protecting the employee by providing physical restrictions
- The workers' compensation system works most efficiently when good communication exists between the <u>provider</u>, <u>employee</u>, <u>employer</u>, <u>and</u> <u>the insurance company</u>
- The employee will not be compensated for the first week he or she is not at work; subsequent weeks the employee is not working will be reimbursed at the following rates:
  - Louisiana, Mississippi, and Arkansas: 66 2/3 percent of the injured worker's average weekly wage not to exceed a maximum set by state law
  - Texas: 70 75 percent of the injured worker's average weekly wage not to exceed a maximum set by state law

