

# WHAT ARE THE CRITERIA FOR QUALIFYING FOR DISABILITY BENEFITS IN PA AND NJ?

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THE LAW OFFICES OF CRAIG A.  
**ALTMAN**

Any worker who is injured on the job or who suffers a job-related illness is entitled to workers' compensation for their injuries. Workers' compensation provides medical treatment, wage replacement, and disability compensation to employees who are injured on the job. However, employers' insurance companies are notorious for fighting tooth and nail against workers' compensation claims. Many times, an insurance company will contest an injured worker's qualification for total or partial disability status.

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Our top priority will be to get you the maximum benefits as quickly as possible.”

*Craig Altman, Esq.*

If you've been injured in a [work-related accident in Pennsylvania or New Jersey](#), it is imperative that you speak

with an experienced workers' compensation lawyer at the Law Firm of Craig A. Altman as early in the process as possible. When you are suing your employer, there are deadlines you must meet or you may forfeit any benefits you could receive that would pay for medical bills, lost wages and more.

## WHAT ARE THE CRITERIA FOR QUALIFYING FOR DISABILITY BENEFITS IN PA AND NJ?

Pennsylvania and New Jersey are both “no-fault” states. This means that an injured worker is entitled to workers' compensation benefits regardless of who caused his or her injury. Although injured workers are generally covered under workers' comp laws in PA and NJ, there are still certain key elements of the laws that must be satisfied, including:

Worker must be considered an “employee.” An independent contractor is disqualified from workers' compensation coverage.

Worker must have suffered an injury.

Worker must have been injured on the job while performing a job-related duty. However, this does not necessarily mean that you had to be at the workplace in order to be covered under workers' compensation law. As long as you were doing something for the benefit of your employer, you should be eligible for workers' comp benefits.

## WHAT IS THE WORKERS' COMPENSATION CLAIMS PROCESS IN PENNSYLVANIA AND NEW JERSEY?

You have 120 days to report a work-related injury to your employer. Therefore, it is crucial that you notify your employer as soon as possible about your injury because failure to do so in a

timely fashion could result in your claim being barred forever. In Pennsylvania, your employer then has 21 days to investigate the injury, while NJ law requires an employer to immediately notify its insurance carrier.

Your workmans' comp claim will either be approved or denied by your employer. If there is a dispute, your employer's insurance company will probably direct you to undergo an examination conducted by an independent doctor. You are required to go to the doctor approved by your employer. However, it is also important for you to consult with an attorney and receive an independent medical examination because you will probably need a doctor to testify on your behalf at a medical expert deposition.

#### WHAT DO I DO IF MY WORKERS' COMPENSATION CLAIM IS DENIED?

If your workers' compensation claim is denied, you should contact an experienced lawyer who can help you file a claim with the appropriate agency. You have three years from the date of the injury to file a claim in PA. It is imperative that you seek the advice of an experienced workers' comp attorney because there are highly complex rules and complicated procedures involved in workers' compensation claims. These disputes are not heard in NJ or PA court systems; they are heard before special courts that deal exclusively with workers' compensation disputes.

Additionally, it is crucial that you speak with an attorney early in the process because even if you are initially approved for workers' compensation benefits, your employer may later decide to suspend, modify, or terminate your benefits. If this happens, you are going to need a skilled workers' compensation lawyer to argue your case at a hearing. Beyond that, you may later wish to file an appeal if your injury has worsened since filing the initial claim.

#### [CRAIG A. ALTMAN PROTECTS](#) INJURED WORKERS' LEGAL RIGHTS IN PENNSYLVANIA AND NEW JERSEY WORKERS' COMPENSATION CASES

If you've been injured in a work-related accident in Philadelphia, PA, Cherry Hill, NJ, or any surrounding counties, you need to speak with an attorney immediately. An experienced workers' compensation lawyer can help you make important determinations about how to proceed with your case. The knowledgeable team of lawyers at the Law Firm of Craig A. Altman will:

make sure that your employer does not miscalculate your wage benefits, which happens more often than you might think.

advise you before you sign any documents for your employer. These documents can potentially be used against you by your employer or your employer's insurance company, so do not sign anything without first consulting with an attorney.

help you petition to be evaluated by your own doctor rather than a doctor chosen by your employer.

make sure that all workers' compensation documentation is completed in full and submitted in a timely fashion.

investigate the case appropriately and be ready to back up all claims with necessary medical forms and documentation.

#### CONTACT US TODAY FOR A FREE, NO OBLIGATION CONSULTATION ABOUT YOUR CASE

The experienced personal injury and workers' compensation lawyers at the Law Offices of Craig A. Altman have helped countless clients win workers' compensation and related personal injury cases in Pennsylvania and New Jersey. We are prepared to help you today.

Our top priority will be to get you the maximum benefits as quickly as possible. We do not want you to have to wait for the benefits to which you are entitled. Call us 24 hours a day, seven days a week, or use our online contact form to schedule a free consultation about your case.

We work on a contingency basis. This means we only get paid if we collect money for your workers' compensation claim.

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