Meshbesher & Spence
LAWYERS

MINNESOTA WORKERS' COMPENSATION

How to Prepare and File

Defending you when it matters most.

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INTRODUCTION

When a work crisis hits you hard, trust one of Minnesota's leading workers' compensation attorneys to fight for you.

At Meshbesher & Spence, we represent injured workers across the state. Our clients come to us from all professions after a work-related injury, including first responders, nurses, other healthcare providers, truck drivers, construction laborers, flight attendants, airline workers, teachers, manufacturing workers, and hospitality employees.

First responders are at serious risk of developing physical and post-traumatic stress disorder (PTSD) injuries during their duties because of the dangerous nature of their jobs. Therefore, our workers' compensation and PERA disability attorneys understand the complexity of these claims.

We are well-versed in navigating not only your workers' compensation claims, but also PERA and MSRS disability and Minnesota Statutes 299A.465. We understand the interplay between disability and workers' compensation benefits and will work to maximize your overall recovery.

Getting Started

Every workers' compensation case is unique, but there are standard protocols to follow in Minnesota to ensure you receive the pay and benefits owed to you.

This guide will provide you with all the information you need to know about workers' compensation, including what it covers, how to file a claim, and what to do if your claim is denied.

The Lawyer You Choose Makes a Difference

The best advice we can give before getting started is to consult with a Minnesota workers' compensation lawyer, who can advise you of your rights and help you navigate through this complex benefits system

Use this book to find answers to the questions you have about Minnesota workers' compensation and get in touch with an experienced attorney to review your claim today!

What Is Workers' Compensation?

Workers' compensation, also known as workers' comp, is insurance that benefits employees who have suffered work-related injuries or illnesses. In Minnesota, workers' compensation is mandatory for most employers and covers the following expenses for injured workers:

- Medical expenses
- Lost wages
- Rehabilitation

The program is designed to protect employees and employers by providing a "no-fault" system in which injured workers receive benefits regardless of who was at fault for the injury.

Am I Eligible?

To be eligible for workers' compensation, you must:

✔Be classified as an employee (full or part time)
✔Sustain your injury/illness while performing job-related duties.
✔Your work-related injury or illness must have caused you to miss work or seek medical treatment

Independent contractors and self-employed individuals are typically not covered for this benefit program, unless those individuals carry a workers' compensation insurance policy covering themselves.

Types of Injuries Covered by Workers' Compensation

If your work duties result in an injury or worsen a pre-existing condition, your employer's workers' compensation insurance policy pays for benefits. This may include, depending on the circumstances:

- Wage loss
- Medical care
- Permanent damage to your body
- Permanent partial disability
- Vocational rehabilitation assistance
- Dependent benefits

Any work injury or condition that is caused, aggravated, or accelerated by your work duties could be covered under your employer's workers' compensation policy, including specific injuries (for example, a fall at work), injuries that result from repetitive job duties over time, occupational exposure to chemicals/substances, and psychological injuries.

Overuse & Repetitive Motion Injuries

Overuse and repetitive motion injuries are common when a job requires repetitive motions. It is not uncommon for employees performing any type of physical labor to experience this type of injury.

These injuries can occur when workers lift heavy objects, perform the same motions repeatedly, or work for long periods without breaks.

Slip and Fall Injuries

Slip and fall injuries can happen anywhere, but are common in industries with slippery or uneven surfaces, such as construction sites, warehouses, and retail stores.

Depending on the circumstances, you may have a third-party claim in addition to a workers' compensation claim if you were injured outside of the employer's premises. Trust our team of attorneys to help evaluate your claim options.

Vehicle Accidents

Vehicle accidents may occur in work environments in which an employee is required to travel in a motor vehicle for work and/or operate heavy construction equipment and vehicles.

Equipment Accidents

Whenever heavy machinery or tools are used, the risk of workplace injury increases. These injuries frequently occur at construction sites, manufacturing plants, and warehouses.

What Is No Fault?

Workers' compensation is a no-fault system, and benefits are paid regardless of fault. Therefore, an employee does not need to prove negligence on the employer's part to establish liability. It also means that an employer cannot use negligence on the part of the employee to deny a claim.

All Minnesota employers are required to carry workers' compensation insurance or be self-insured for workers' compensation benefits unless they are specifically exempted, which only applies to a minimal number of employers in the state.

To file a claim for workers' compensation in Minnesota, you must **report the injury** to your employer **immediately** or as soon as you are physically able to do so.

Your employer must then report the injury to their workers' compensation insurance carrier within **10 days** of learning you were injured and missed time from work.

If your claim is approved, you may be eligible for medical treatment, wage replacement, and vocational rehabilitation benefits. If your claim is denied, you may have the right to appeal the decision.

If your claim is denied, consult with a workers' compensation attorney immediately.

PTSD & Mental Health Injuries

In order for a mental injury to be covered by Minnesota workers' compensation, it must be tied to or caused by a physical injury. For example, if someone developed depression as a result of a compensable back injury, the depression may be covered.

As of October 1, 2013, Minnesota recognized posttraumatic stress disorder (PTSD) as a compensable injury. No other mental health conditions are covered. This means while diagnoses such as depression or anxiety may be debilitating and caused by your work, in Minnesota, employers do not have to pay workers' compensation benefits for these conditions.
While diagnoses such as depression or anxiety may be debilitating and caused by your work, in Minnesota, employers do not have to pay workers' compensation benefits for these conditions.
For PTSD injuries occurring on or after January 1, 2019, first responders diagnosed with PTSD are entitled to a legal presumption, in recognition of the dangerous job duties they perform on a daily basis.

PTSD Injuries in First Responders

DID YOU KNOW...it's estimated that up to 35% of police officers, firefighters, and other first responders suffer from PTSD?

Sadly, the culture within law enforcement and the fire service often discourages police officers, firefighters, and paramedics from seeking help for their symptoms.

As a result, many first responders do not seek out help until their condition has become significant and disabling.

We Can Help

The attorneys at Meshbesher & Spence have represented hundreds of first responders with PTSD and know the ins and outs of workers' compensation, and PERA and MSRS disability claims to help you get the support you deserve!

What Are PERA or MSRS Disability Benefits?

In Minnesota, police officers, firefighters, state troopers, HCMC paramedics, and corrections officers may be entitled to PERA and/or MSRS disability benefits after a work-related injury. These benefits are in addition to workers' compensation benefits.

The following qualifications must be met for PERA disability or MSRS disability benefits:

✔Your disability must be expected to last for at least 12 months.

✔Your disability must be incurred while you were performing inherently dangerous duties that are specific to your position.

✔You must be an active public servant at the time you become disabled.

✔You must be able to prove that you are unable to perform the duties that your position requires.

✔Your application for benefits must be made within 18 months of ending your employment.

✔You cannot already be receiving a PERA or MSRS pension.

To find out your eligibility for PERA or MSRS disability benefits, contact our attorneys right away!

Preexisting Conditions

Workers' compensation in Minnesota is designed to provide benefits to employees who are injured on the job, regardless of whether they have pre-existing medical conditions. However, it can be more challenging to receive workers' compensation benefits if you have a pre-existing condition.

Therefore, it will be important for your treating providers to establish whether an aggravation of a pre-existing condition occurred as a result of your work activities.

Step 1:
If your preexisting condition affects your ability to perform the essential physical duties of your job, you should advise your employer of any restrictions you may have in this regard at the time of hire.

Step 2:
If you become hurt, seek immediate medical treatment to ensure your injury/illness is properly diagnosed and there is a record of its extent.

Step 3:
Consult with an experienced Minnesota workers' compensation attorney to help you navigate the claim process and ensure your rights are protected.

Minnesota Workers' Compensation: Wage Loss Benefits

Minnesotans injured at work have a right to basic types of workers' compensation benefits, including wage loss benefits, permanent partial disability benefits, medical benefits, and vocational rehabilitation benefits. Dependency benefits are owed to the family of an employee who died from a work injury.

Employers cannot retaliate or discriminate against an injured worker for bringing a workers' compensation claim.

Wage Loss

If you cannot work because of your work injury or if you cannot earn your full wages because of your work injury, you may be entitled to wage loss benefits. Under Minnesota law, the insurer must accommodate your request for direct deposit, if applicable.

There is a waiting period of 3 days before injured workers are eligible for wage loss benefits. The waiting period is counted in consecutive calendar days, not work days, and starts the first day of disability (even if it is a partial day of disability).

If there is disability on the 10th calendar day or beyond, compensation is owed from the first date of disability.

What Are Wage Loss Benefits?

Wage loss benefits are calculated based on your average weekly wage (AWW) and include the following:

- Temporary Total Disability (TTD) Benefits
- Temporary Partial Disability (TPD) Benefits
- Permanent Total Disability (PTD) Benefits

TTD Benefits: TTD benefits are available for periods of time when you are completely off work. This could be because your healthcare provider has taken you off work completely or your employer is not able to accommodate your restrictions.

TTD benefits are paid at an amount that is two thirds of your average weekly wage. For example, if your average weekly wage is $900 per week, the weekly TTD check would be $600.

The weekly TTD rate is subject to certain minimum and maximum rates, which depend on the date of injury and change periodically due to changes in the law.

DID YOU KNOW...

- Currently, injured workers can receive a maximum of 130 weeks of TTD benefits.
- TTD can be paid longer if the injured worker is in an approved work retraining education program.

- The insurer has 14 days from when the employer learned you were not able to work to start making TTD payments.
- TTD payments are not taxable and should be paid at regular intervals once they are started according to the same schedule you were paid before the injury.
- You must have restrictions on your ability to work to receive TTD benefits.

TPD Benefits: TPD benefits are paid if you return to work (either with your date-of-injury employer or another employer) and earn less than your average weekly wage because of your injury.

TPD benefits are calculated based on your average weekly wage at the time of your injury and your gross weekly earnings. These benefits are based on weekly wages, not hourly wages, and are calculated on a weekly basis.

For example, if your average weekly wage is $900 per week and you earned $600 in gross earnings in one week, the benefit owed to you would be $200 (two thirds of the difference) and calculated as follows:

$900 (average weekly wage) - $600 (gross earnings) = $300 (wage loss) x 2/3 = $200 (amount owed to employee for that week)

DID YOU KNOW...

- TPD benefits are also non-taxable.
- For injuries on or after October 1, 2018, injured workers can receive a maximum of 275 weeks of TPD benefits and cannot receive these benefits after 450 weeks have passed since the date of injury. These limits might not apply if you are in an approved retraining education program.
- The insurer has 10 days from the date your pay statement is submitted to them to issue payment for TPD benefits.
- You must have restrictions on your ability to work to receive TTD benefits.

Note: We recommend that you submit a copy of your full pay statement to the adjuster as soon as you receive it in order to get paid TPD benefits as quickly as possible (and keep a copy of the correspondence for your records).

The Reason?

There tends to be more delays in TPD payments when injured workers rely exclusively on their employers to send pay statements over on their behalf. Employers frequently do not consistently submit pay statements on your behalf to the insurer to make TPD payments.

PTD Benefits: PTD benefits are payable to employees who are not able to return to gainful employment.

The PTD benefit amount is usually based on two-thirds of your average weekly wage. The minimum PTD rate is calculated at 65% of the statewide average weekly wage in effect at time (this typically changes yearly).

The maximum rate is calculated the same as it is for TTD benefits.

DID YOU KNOW...

- PTD benefits are non-taxable.
- The benefit maximum for PTD benefits varies significantly based on the date of injury in the case as the law has changed periodically over the years.
- As of October 1, 2018, the retirement presumption age was raised from 67 to 72. PTD benefits are potentially payable through the presumed retirement age.
- If you are injured at work after turning 67 and entitled to PTD benefits, benefits are payable for a maximum of five years.
- Once the workers' compensation insurer has paid $25,000 in PTD benefits to the injured worker, the weekly workers' compensation benefits can be reduced by the amount of Social Security benefits also being paid to the injured worker.

- PTD benefits cannot be offset/reduced by benefits paid through the Public Employees Retirement System (PERA), Teachers Retirement Association (TRA), and Minnesota State Retirement System (MSRS) and other agencies that pay government benefits.

Medical Benefits

The employer and workers' compensation insurer should pay for the cost of all reasonable and necessary health care treatment related to your work injury, including psychological, chiropractic, physical therapy, podiatric, surgical and hospital treatment.

Injured workers can and should choose their own healthcare provider with very few exceptions that do not apply to most employees injured at work. In the majority of cases, your employer cannot make you seek treatment with their preferred providers.

- You have 60 days from the start of medical treatment for the injury to change your treating provider without the need for approval from the workers' compensation insurance company.
- The insurance company can designate a pharmacy within 15 miles of your home.
- Make sure to give your healthcare provider the workers' compensation billing information to avoid having your health insurer cover the costs of your workers' compensation treatment and/or create delays in payments, unnecessary collections, etc.

Keeping Track of Medical Expenses

- Keep track of the mileage you incur driving to and from your appointments for related to medical care for the work injury.
- You should be paid the IRS business rate in effect at the time. You should also be reimbursed for parking expenses as long as you have receipts.
- Injured workers have a right to request a second opinion for any surgery that is not an emergency.

Certain types of medical care are limited by the Minnesota Treatment Parameters, including chiropractic care, which is typically limited to 12 weeks of treatment.

Treatment by unlicensed complementary and alternative health care providers is not paid. Long-term treatment with opioid medication is subject to strict rules and regulations under these same parameters.

Treatment for work-related psychological/mental health injuries, including post-traumatic stress disorder (PTSD), that developed as a direct result of your work duties should be covered in circumstances when strict diagnostic criteria is met.

If your work-related physical injury caused, aggravated, or accelerated another mental health condition such as depression, anxiety, adjustment disorder, etc., you may also be entitled to medical benefits for treatment related to these conditions.

Treatment by unlicensed complementary and alternative health care providers is not paid. Long-term treatment with opioid medication is subject to strict rules and regulations under these same parameters.

The employer is responsible for providing, replacing, or repairing any medical equipment that is considered compensable as a result of the work injury including, but not limited, to:

- Artificial members
- Glasses, dentures
- Hearing aids
- Canes
- Crutches
- Wheelchairs

Home modifications and nursing services are also available in certain circumstances.

Vocational Rehabilitation Benefits

Vocational rehabilitation benefits, including educational retraining, are available to help injured workers in Minnesota return to work after an injury.

You can request a vocational rehabilitation consultation at any time. You may be eligible for vocational rehabilitation services if you are unable to return to the regular job you had on the date of injury, your employer is unable to offer you work within your restrictions, or you are working at a wage loss.

Qualified Rehabilitation Consultant

Vocational rehabilitation services are typically provided by a qualified rehabilitation consultant (QRC).

You have a right to choose your own QRC and do not need to accept the QRC assigned by the insurance company. As experienced attorneys, we strongly recommend that you choose your own QRC. If you require a referral, please contact us.

If you have already had a consultation with a QRC assigned by the insurance company, you have 60 days after the rehabilitation plan is filed with the Department of Labor and Industry (DLI) to request a different QRC.
You may be entitled to change QRCs at other times as well.

What Do QRCs Do?

The QRC will work with you, your employer, and insurer to plan the medical treatment that you need and return to a job within your restrictions.

They will also assist with coordinating vocational testing and job placement services if that becomes necessary.

In some cases, the rehabilitation plan may include retraining, which is a formal course of study through an educational institution intended to assist an injured workers' return to suitable gainful employment.

Retraining claims are complex and expand upon the wage loss available in non-retraining cases. A vocational expert is frequently needed in these types of cases, and our attorneys can assist with finding the best expert for your case.

How to File a Claim

Minnesota law requires you to report the injury immediately to your employer if you are injured on the job. If you need emergency medical assistance first, you must report the injury as soon as it is possible to do so.

It is important to report any injury, no matter how minor, immediately to avoid the employer and insurer using a lack of report as a reason to deny your claim in the future.

An employer may successfully deny your claim if you do not report your injury within certain time frames.

In cases of repetitive trauma (*Gillette*) injuries, it can be challenging to know when you may have sustained a work-related injury.

Therefore, if you think your job duties are causing, aggravating, or accelerating your condition and/or symptoms, you must tell your employer as soon as it is "reasonably apparent" that your work duties have resulted in an injury likely to cause the following:

- A disability
- Time off work
- Require medical treatment

Psychological Injuries

Inform your clinician of any mental or emotional harm that results from a workplace incident. Remember, in order for a mental injury to be covered by Minnesota workers' compensation, it must be tied to or caused by a physical injury.

Hurt at Work?

Here's the next steps you need to take!

Get Medical Treatment

If you are in need of a medical evaluation, you should be evaluated by a healthcare provider of your choice as soon as possible following your injury to best evaluate the nature of the injury, your ability to work, and what additional medical treatment might be needed.

Be sure to tell your healthcare provider how and when the injury occurred, your symptoms, and why you feel the injury is work related. Be prepared to provide your healthcare provider with the contact information for your employer and the workers' compensation carrier, if known.

Keep Records

Workers' compensation insurance claims involve a lot of paperwork. We recommend you keep track of all papers related to your injury, such as:

- Letters from your employer, insurance provider, clinician, etc.
- Forms from your clinicians, such as prescribed treatment for injury.
- Benefit checks
- Medical bills
- Work restriction letters from your clinician
- First Report of Injury form

Be sure to open all correspondence from the workers' compensation insurer, your employer, the Department of Labor and Industry (DOLI) and the Office of Administrative Hearings (OAH).

Communicate with Your Employer

You should stay in contact with your employer and tell the employer about any medical treatment or work restrictions that result from the injury.

Any time your work restrictions are updated, you should immediately provide your employer an updated copy of your restrictions and keep them advised of any changes in your ability to work. If you are able to return to work, you should promptly let the employer know.

Respond to the Workers' Compensation Insurance Company

Workers' compensation insurers are allowed time to complete an investigation of the claim to make an informed decision before admitting or denying the claim.

In some cases, the insurance claims representative may contact you for additional information regarding your work injury. You should communicate with the adjuster in a positive manner and keep notes or copies of any correspondence.

Failure to respond to the insurance adjuster's contacts regarding the incident could result in a denial of the claim. Generally, the insurance company can ask about the injury itself, medical treatment, work restrictions, and medical history related to similar/identical conditions.

You will likely be required to sign limited medical authorizations.

Workers' Compensation Checklist

✔Report your injury to your employer immediately. In cases of a medical emergency, get treatment first and then report your injury to your employer as soon as you are able.

✔Contact Meshbesher & Spence to get advice on what to expect with your claim and how to handle communication with your employer and insurer. We can advise you as to whether it makes sense to retain an attorney at that time or if you can wait.

✔Seek medical treatment with a doctor of your choice and follow your doctor's orders and medical instructions.

✔Provide your employer a copy with any work restrictions you receive right away.

Meet Our Attorneys

Our law firm is dedicated to representing injured workers in Minnesota from all professions. With years of experience and a track record of success, we are well-equipped to guide our clients through the complex and challenging process that comes after a work injury.

We are proud to fight for those who serve our communities every day and are committed to securing the compensation and care they deserve.

Ashley Biermann

Ashley is a lead attorney at Meshbesher & Spence, specializing in workers' compensation, PERA/MSRS disability, and personal injury cases.

She has successfully represented many injured workers in Minnesota, particularly first responders, such as police officers, firefighters, paramedics, correctional officers, and dispatchers.

Ashley has extensive experience in litigating and negotiating workers' compensation, 299A.465 healthcare continuation, and civil litigation cases often involving significant, career-ending injuries.

Additionally, Ashley has spoken at various continuing legal education seminars, such as the Minnesota Association for Justice. She has also presented at the HealthPartners Occupational Medicine Residency Program and delivered talks to police and firefighter groups throughout Minnesota.

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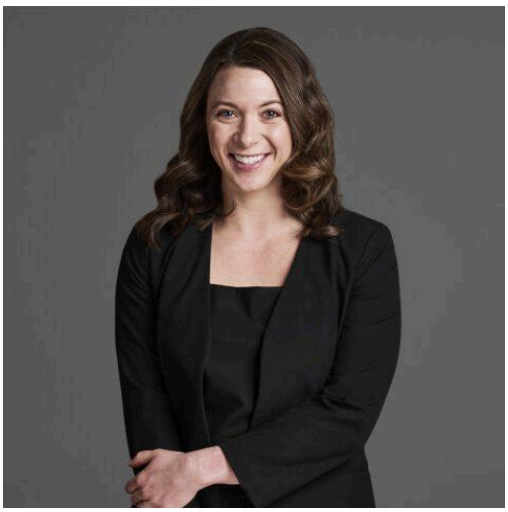

Kristine handles all types of workers' compensation claims for injured Minnesota workers. She works out of our Minneapolis, Rochester, and St. Cloud offices. Over the years, she has successfully resolved numerous challenging workers' compensation matters through the settlement process and trial.

Kristine understands that the law and presenting a workers' compensation claim in court is complex. She has guided many Minnesota employees through this process and is happy to consult with individuals at any time following an injury to ensure they do not miss out on important benefits owed to them by the employer and insurer.

Understanding the law and presenting a workers' compensation claim in court is complex. However, Kristine is always happy to consult with individuals at any time following an injury to help ensure that they do not miss out on important benefits owed to them by the employer and insurer in their case.

"I appreciate the trust my clients place in me as we navigate the complicated workers' compensation system during one of the most challenging times of their careers."

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Workers' Compensation FAQs

What should I do if I get injured at work?

If you sustain an injury at work, you should tell your employer immediately and request that a First Report of Injury form be completed. You should then seek medical attention as soon as possible with a doctor of your choice.

Your employer may ask you to see one of their doctors for an initial examination, but you have the right to choose your own doctor.

Be sure to tell your doctor that your symptoms are a result of a work injury and ask whether work restrictions are appropriate. You should then be sure to promptly provide your employer with a copy of any work restrictions your doctor gives you. It is important to follow all of your doctor's instructions for care.

If you have been diagnosed with post-traumatic stress disorder (PTSD) as a result of your work duties, these steps will differ.

Does my employer have to carry workers' compensation insurance?

Workers' compensation coverage is mandatory in Minnesota. This means that all employers are required to purchase a workers' compensation policy or be self-insured for workers' compensation claims.

Self-insured employers assume the risk for the workers' compensation claims of their employees and fund the claims with their own monies. Commonly, large cities and municipalities will be self-insured for workers' compensation (e.g., Minneapolis, St. Paul, Hennepin County, Dakota County).

Whether an employer has coverage through a third-party insurance company or funds its own claims has no effect on the benefits to which the injured worker is entitled.

Can I be treated by my doctor or choose my own doctor?

Yes. You can and should choose your own doctor. In rare circumstances, your employer may participate in a certified managed care plan and your choice of physician will be limited to a physician associated with that plan.

You do not have to see the doctor that your employer requests you see for an initial evaluation. If you agree to see your employer's doctor, you could limit your options to change your treating doctor later, which can create significant implications for your case.

What is an IME and is it required?

Minnesota workers' compensation law requires injured workers to attend an independent medical examination (IME) or independent psychological evaluation (IPE) if requested by the employer and at reasonable times thereafter upon the employer's request.

The examination must generally be scheduled at a location within 150 miles of the injured worker's home address. The employer is required to pay reasonable travel expenses incurred by the employee in attending the IME or IPE including:

- Mileage
- Parking
- Lodging and meals, if applicable

Failure to attend a scheduled IME or IPE could result in a discontinuance of ongoing workers' compensation benefits.

What do I do if my claim or benefits are denied?

When any workers' compensation claims or benefits are denied, you are entitled to challenge the denial and start the dispute process.

The workers' compensation dispute process in Minnesota is complex and best navigated by an attorney specialized in workers' compensation matters.

There are many rules and specific procedures that need to be followed to protect your rights and obtain the benefits to which you are entitled. Different types of pleadings and court events are required depending on what has been denied.

Can the insurer discontinue my wage loss benefits?

Minnesota law allows employers and insurers to discontinue ongoing wage loss benefits if they believe they have a "reasonable basis" to do so. In order to

discontinue wage loss benefits, the employer and insurer must file a Notice of Intention to Discontinue Workers' Compensation Benefits (NOID) and serve it on the employee and the employee's attorney (if there is one).

If an insurer stops paying you benefits without filing this form, it is considered an improper discontinuance and subject to penalties.

If an employee disagrees with the reason for discontinuance, he or she has 12 calendar days to request an administrative conference where a judge will hear the arguments of all parties and decide whether benefits should be discontinued or reinstated.

It is strongly recommended that you retain an attorney at this point in the claim as it almost always leads to additional litigation and failure to follow proper legal procedure can have a permanent effect on an injured worker's wage loss benefits.

What if my medical benefits are denied or not paid?

If the workers' compensation insurer has denied all or some medical benefits, it is essential that you contact one of our workers' compensation attorneys.

As claims move forward, it is not unusual for insurers to start denying medical benefits such as:

- Chiropractic care
- Physical therapy
- Imaging studies (MRIs, CT scans, ultrasounds)
- Pain clinics
- Injections
- Surgeries

Do I need an attorney if workers' compensation is voluntarily paying my benefits?

Even if a workers' compensation insurer is voluntarily paying your wage loss and medical benefits, it is still a good idea to consult with an attorney to ensure you are getting all of the benefits to which you are entitled.

We can ensure that your benefits are being paid correctly and assist you in navigating a complicated system. In addition, for permanent injuries, it is very typical for a dispute to arise at some point during your claim. Therefore, having a knowledgeable workers' compensation attorney on your case at the beginning will help you avoid mistakes and protect your claims moving forward.

It will also mean that we will be prepared to immediately act on your behalf, if and when a dispute occurs.

Are workers' compensation benefits taxable?

No, workers' compensation benefits in Minnesota are not taxable.

Why hire a workers' compensation attorney?

The workers' compensation attorneys at Meshbesher & Spence are experienced in handling Minnesota workers' compensation claims.

Appealing unfairly denied claims and receiving full and fair benefits can be a difficult process to go through for people unfamiliar with the claims system. Our attorneys will walk you through the process with expertise and confidence. We know what to do when insurance companies use tactics to try and avoid paying benefits or limit payouts to injured workers.

Employers and insurers may discourage you from retaining an attorney. However, they do not have your best interests in mind.

Do not wait to reach out with questions. This will avoid mistakes and protect your rights to get the compensation you deserve.

How Much are Work Compensation Attorney Fees?

We always offer a free, no obligation consultation. It does not cost you anything to call us to get legal advice about your specific situation.

The workers' compensation attorneys at Meshbesher & Spence do not get paid until we successfully recover benefits for you. There are no upfront fees or hourly fees attributed to you.

If we recover disputed benefits on your behalf, the contingency fee payable to us is 20% of the benefits recovered (for injuries on or after October 1, 2013). If

we successfully recover medical or rehabilitation benefits for you, we can also recover non-contingent fees directly from the employer and insurer.

If you choose to retain a workers' compensation attorney, there is no attorney fee unless we obtain a successful result for you.

If You Sustain a Work-Related Injury, Our Attorneys Can Help!

Don't wait. Contact us now.

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