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Florida Work Comp Injury: Are You Really That Hurt?

by [Franks, Koenig & Neuwelt](#)

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We hear workers' compensation adjusters and defense attorneys say all the time, "They haven't seen a doctor in months, how [hurt can they be](#)?"

Unfortunately, many employees have to deal with adjusters and defense attorneys who simply cannot fathom what life would be like without having access to medical care or what the actual costs of medical care is without having health insurance.

Conversations of this type usually go like this:

Work Comp: They (you the injured worker) haven't treated in a year. They can't be that hurt.

Us: They are, but the carrier denied treatment and is only now giving our client a doctor.

Work Comp: Yeah, but if they were really hurt they would have gone to a doctor on their own.

Us: And how are they to pay for that?

Work Comp: If it was that bad they would have gone to a hospital. That's free.

Us: AAAAAGGGHHHHHHHHH!!!!!!!!!!!!!!

Ok, the last line isn't something we say out loud, it is more something we scream in our heads.

Injured workers typically fall into two categories: those who have health insurance and those who don't. Those who have insurance can't use it for [workers' compensation injuries](#) because the health insurance carrier won't pay for care that should be covered by the employer's workers' compensation carrier. Those who don't have health insurance can't afford the full value of medical services charged by health care providers and don't treat. Either way, the injured worker is caught between a rock and a hard place.

If you are hurt at work and your workplace injury prevents you from using your health insurance, your employer's workers' compensation carrier refuses to provide medical care and you don't know where to turn, call one of our experienced workers' compensation attorneys at the [Law Offices of Franks, Koenig & Neuwelt](#) for a free and confidential consultation today at 1-(877) WE-CAN-HELP (1-877-932-2643) or contact us at aneuwelt@franksandkoenig.com; call us at 1-877-WE-CANHELP (932-2643) or visit us on the web at <http://www.franksandkoenig.com>.