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**COSTLY MISTAKE # 2  
Of North Carolina Workers' Compensation Claims**

**FAILING TO GIVE A FULL AND ACCURATE HISTORY TO MEDICAL PROVIDERS**

I cannot stress this enough. If you fail to tell the medical providers where you hurt and how you were hurt you could not only be harming yourself physically but also legally as well. We all know that it is very important to advise the medical providers of all our complaints so that the physician can give us the proper treatment but it is equally important to your claim for benefits as well.

When the insurance company is investigating a claim they not only take statements from the injured party and witnesses they also inspect the medical records. They are looking to see what was said in the medical records as to how the injured employee reported they were hurt and to what body parts they identified as being injured.

For this reason, when you report to any medical provider be clear and detailed when discussing the nature of your injuries and how they occurred. Always, identify where you were hurt and if there was anything unusual that caused your injuries.

When an injured employee comes to my office and the insurance company has either denied their claim completely or they do not wish to provide medical treatment to a specific body part, one of the biggest hurdles I find is that the accident or injury was not reported in the medical records until several weeks or months after the initial date of injury.

Insurance companies scrutinize these records and if it is not in the medical records they have a difficult time compensating the injured employee.

Moreover, and most importantly, if it is necessary for your case to go to trial the medical records are one of the most compelling pieces of testimony that will be entered in at trial. When being evaluated by the Deputy Commissioner they are given greater weight as they are written by a third-party that has no stake in the claim.

More importantly it is a long established principle that people are most honest when they are reporting their physical complaints to physicians as they want to get better

and the physician needs all the information that he can get to make a proper diagnosis. Remember, this practice is recommended not only for your first visit or with just the emergency room - continue to repeat this information for every appointment.