

# Understanding the Claim Process

If you are injured at work you should do the following:

1. Tell your employer about your injury as soon as possible. Get the necessary medical care. Tell the doctor that you are there due to a work injury. If you are unable to work you MUST get a WRITTEN doctor's note.
2. Your employer must report to the Department within 72 hours of receiving notice of your injury if that injury results in medical care or an absence from work. Your employer should give you a copy of the report they file. If your employer does not report your injury you may call the Department at (802) 828-2286 and request a Form 5 to report the injury yourself. You may also download a Form 5 by clicking [here \[PDF\]](#).
3. Your employer may direct you to a company doctor for your first medical visit. After that visit you may pick your own doctor by filing a Form 8 Change of Health Care Provider. You can obtain a Form 8 from the insurance carrier or from this Department. Click [here \[PDF\]](#) to download a Form 8.

If you are working part-time, then you should schedule your medical appointments outside of your work hours. However, if you must go to a medical appointment during work, then your employer cannot withhold wages for the time you miss because of the appointment.

4. Your employer's insurance company has 21 days from the date that employer received notice of your injury to investigate your claim and determine if your injury is covered. The insurance adjuster should contact you for information about your injury. The insurance company will send you a Form 7 Medical Authorization so they can access your medical records related to the injury. Return the Form 7 Medical Authorization to the insurance company promptly. This investigation process will go faster and smoother if you provide your employer information about your injury.
5. You must keep your employer's insurance company aware of any medical appointments and any contact information changes.
6. If you do not hear from your employer's insurance carrier feel free to contact this office at (802) 828-2286.