

Workers' Compensation FAQs

Q: How long do I have to report the accident to my employer?

A: You must report the accident immediately to your supervisor/manager in order to avoid a delay in obtaining medical treatment and/or receiving workers compensation benefits.

Refer to the Employee Responsibilities Tab and the University of Miami Incident/Accident Form on this webpage.

Q: Can I choose my own doctor?

A: No, the University provides the employee with a list of Approved Medical Providers that the employee may select from. Per Florida workers' compensation statute, the employer must provide this list. The Injured employee should not seek medical attention from their UM Care physician or primary care provider.

Refer to the Approved Medical Providers Tab on this webpage.

Q: Do I have to pay for any of the medical costs?

A: No, the University or its workers' compensation insurance carrier will pay for all authorized and medically necessary medical treatment and prescriptions related to your work injury.

Q: How are the doctors and other health care providers paid?

A: All authorized health care providers must bill the workers' compensation insurance carrier directly. If you receive a medical bill for authorized medical treatment you must email or fax the bill to the workers' compensation carrier. Do not pay it yourself, do not provide your personal health insurance information.

Refer to the Employee Responsibilities Tab on this webpage.

Q: Will I be paid if I lose time from work?

A: Yes, if your claim is deemed compensable by the workers' compensation carrier. Per Florida workers' compensation statute, you are not paid for the first seven calendar days of disability. However, if you lose time because your disability extends to over 21 days, you may be paid for the first seven days by the insurance company if your employer does not pay the first seven days.

Q: How much will I be paid?

A: The workers' compensation adjuster determines the amount of your Lost Wage benefit. You should receive the first check within 21 days after reporting your injury to your employer; this benefit is paid bi-weekly. You must contact your assigned workers' compensation adjuster to confirm the amount you will be paid.

Q: Can benefits be reduced for failure to use safety appliance or follow safety rules?

A: Where injury is caused by the refusal of the employee to use a safety appliance or to observe a safety rule required by statute or lawfully promulgated by the Division, which was brought prior to the accident to his/her knowledge, or where injury is caused by the knowing refusal of the employee to use a safety appliance provided by the employer, compensation may be reduced by 25%.