

Hurt at work

Moderate · 30 min to report · Usually free to you if covered

Get care first. Then tell your employer in writing right away, because deadlines are short (30 days in Texas). Workers' comp can pay medical bills and part of your lost wages, and it's illegal to punish you for reporting an injury.

YOU'LL NEED

- ☐ The date, time and place it happened, and who saw it
- ☐ Your doctor's notes and any paperwork from the visit
- ☐ Photos of the spot and your injury

WHAT TO KNOW

- 1 **Get medical care.** If it's an emergency, call 911 or go to the ER. See When to call 911.
- 2 **Tell your employer in writing as soon as you can.** Deadlines are short: in Texas, you must report within 30 days of getting hurt or of learning the injury is work-related, or you may not get benefits.
- 3 **Write down what happened while it's fresh: when, where, how, and who saw it.** Take photos.
- 4 **Find out about workers' comp.** Most programs pay cash for lost wages while you recover and your medical expenses. State programs cover private employers and state and local governments. Contact your state's workers' compensation office to learn about benefits and file a claim.
- 5 **Mind the claim deadline too.** In Texas, you must also send the claim form to the state within one year to protect your rights.
- 6 **Ask for copies of your medical records.** Reporting an injury and getting copies of your medical records are your rights.
- 7 **Keep every letter, bill and note in one folder.** If your claim is denied, you can appeal.

Watch out It's illegal for an employer to fire, demote or otherwise punish you for complaining to OSHA. If that happens, you have only 30 days to file a whistleblower complaint. Not every employer carries workers' comp: in Texas, most do, but not all. Rules vary by state, and some cities add their own. Check your state labor department, or call the DOL's Wage and Hour Division at 1-866-487-9243.

DAD NOTE *Tough it out is bad advice for an injury. Get it checked and get it in writing the same day.*

Full lesson: aptkeys.com/work/when-something-goes-wrong-at-work/hurt-at-work/

Checked October 3, 2026. Sources: USAGov; Occupational Safety and Health Administration; Texas Department of Insurance, Division of Workers' Compensation.