

Workers' Compensation

How We Can Help



Steffan & Associates, P.C. Attorneys at Law

Experienced Attorneys Providing
Personalized Attention

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Kim K. Steffan founded this firm in 1996. She has practiced law serving Orange and surrounding counties since 1986. She earned her undergraduate degree from Duke University in 1983, and her Juris Doctor from the University of North Carolina at Chapel Hill in 1986. She developed a software program specifically to perform calculations used in Workers' Comp cases. That program is used by many Workers' Comp attorneys across the state.

Firm Profile

Steffan & Associates, P.C. is a general practice firm, so we are able to meet our clients' needs in many types of matters. We assist our clients in:

- Workers' Compensation
- Personal Injuries
- Civil Trials
- Business Law
- Real Estate
- Estate Planning (Wills)
- Estate Administration (Probate)
- Family Law

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entitled to permanent total or partial disability payments. You may have a choice about how to calculate permanent disability benefits. As your attorneys, we will explain all your options and help you choose the best one. Factors in the decision include whether you are able to return to work, what kind of income you can earn now, and what your future medical needs may be.

How Are Attorneys Paid in Workers' Comp Cases?

Attorneys are paid based on a percentage of what they recover for you in the case. To be sure employees are charged reasonable fees in all cases, the Industrial Commission must approve any fee that any attorney collects in a Workers' Comp case. You may be asked to reimburse out-of-pocket costs we have for things like paying a doctor's office to copy medical records for your case.

How Can I Find Out More?

We will meet with you at no charge to discuss your case. We will talk about what we can do to help you, and answer your questions about the process.



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[How Do I Know If I Have a Workers' Comp Case?](#)

If you have been injured by a work-related accident or by a disease common to your type of work, you may have a Workers' Comp claim. Even if you were partly or entirely at fault, you may still have a valid claim.

The term "injury by accident" has special meaning in Workers' Comp law. It means that to have a valid claim, there must be something about how your injury happened that was out of the ordinary or unusual. If you did your usual job duties the usual way, you may not have a claim, unless it was sudden-onset back pain. There is a special short-cut rule for back pain that happens from a specific event.

A Workers' Comp claim can also arise from an occupational disease. These are diseases that affect certain types of workers much more often than the general public. Examples are carpal tunnel for people who use keyboards all day or neck problems for dental hygienists.

You must give your employer prompt notice of your injury or condition. If you fail to do that, it can defeat your case.

[Why Do I Need An Attorney?](#)

Insurance companies know Workers' Comp law and procedure well, since they deal with it every day. Most injured workers do not. This means the employee may not be on a level playing field with the insurance company.

Having an experienced Workers' Comp attorney levels the playing field for you. Your attorney can help you understand your rights, your responsibilities, and your choices as the case goes along.

Insurance company staff people are not looking out for you. They are looking out for the insurance company. That is their job.

If you haven't already given a recorded statement to the insurance company on your own, DON'T do so until you talk to an attorney. Insurance adjusters sometimes ask confusing or trick questions. Having a lawyer on the phone with you and the adjuster prevents those problems. Also, do not to give a statement when you are in severe pain or taking strong pain medication, since you may not be at your best.

[Do I Have Privacy Rights in My Medical Care and Records?](#)

As your attorneys, we can help you maximize the privacy rights you have under the Workers' Comp. law. You have the right a private exam with your doctor. If the insurance company has assigned a rehab nurse to your case, you can require that he/she stay in the waiting room during the exam, and talk to you and the doctor afterward. You are entitled to be present when the rehab nurse talks to your doctor.

When you file a Workers' Comp claim, the insurance company is entitled to records about treatment for your job-related injury and some unrelated health conditions. Those other health records may shed light on what kind of work you can reasonably do. However, the insurance company does not have the right to records that are unrelated to these issues, like mental health records or gynecology records. These need to stay private; as your attorneys, we can protect your privacy rights.

[What Kinds of Benefit Checks Will I Receive in Workers' Comp?](#)

If the insurance company accepts your case, you will receive weekly checks equal to 2/3 of your average weekly wage for your temporary disability. These checks usually last until you return to work. If the insurance company denies your claim, you will need to have a hearing before the Industrial Commission before temporary disability checks will start. An attorney is essential in trying that case.

If the case is accepted or the insurance company is ordered to make payments, after you reach maximum medical improvement, you may be