

The Department of Industrial Accidents (DIA) oversees the Massachusetts Workers' Compensation system. We work to ensure that those involved have the resources they need to participate by assisting injured workers, employers, insurers, attorneys, and health care providers in following the Massachusetts workers' compensation laws and regulations.



mass.gov/department-of-industrial-accidents-guides-and-brochures

By scanning the QR code employees will be directed to the dia website to quickly access detailed information about the workers' compensation process and the DIA. If additional assistance is needed our public information unit can be reached at **617-727-4900** or via email at info2@mass.gov.



Main Office

Lafayette City Center
2 Avenue De Lafayette
Boston, MA 02111
(617) 727-4900 or **(800) 323-3249**
Email: info2@mass.gov

Regional Offices

1 Father Devalles Boulevard, 3rd Floor
Fall River, MA 02723
(508) 676-3406

354 Merrimack Street,
Building 1, Suite 230
Lawrence, MA 01843
(978) 683-6420

436 Dwight Street, Room 105
Springfield, MA 01103
(413) 784-1133

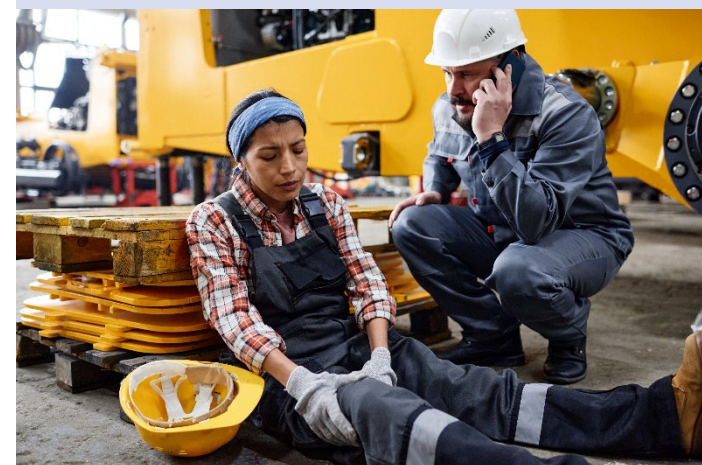
340 Main Street, Suite 310
Worcester, MA 01608
(508) 753-2072



**MASSACHUSETTS DEPARTMENT OF
INDUSTRIAL ACCIDENTS**

Hurt at work?

You may be eligible for Workers' Compensation benefits



Frequently asked questions

Who is eligible for Workers' Compensation?

Almost all workers are covered by Workers' Compensation insurance – no matter your job, work hours, work status, immigration status, or how you are paid. Sole proprietors are only covered if they purchase their own insurance policy.

What benefits are covered by Workers' Compensation benefits?

- Medical bills and prescriptions
- Lost wages if you are unable to work for five or more days because of work-related injury or illness.
- Reimbursement for travel to and from your medical appointments.

What should I do if I am Injured at work?

Tell your employer immediately if you are injured or made ill from your job. If you need medical treatment, tell the doctor and medical staff that you have been injured at work and give them your employer's Workers' Compensation insurance information.

How do I know if my employer has insurance coverage?

You can check and verify whether your employer has insurance at mass.gov/dia. Click on the tab "Verify Workers' Compensation Insurance". Your employer is required to post and/or distribute the name of its Worker's Compensation insurance company to all employees. Your employer must notify its Worker's Compensation insurance company about your work injury or illness.

What if my employer does not notify the insurance company?

If your employer does not notify the insurance company about your injury after 30 days, or if you have not received a claim number, you can file a *Form 110/Employee's Claim* with the DIA.

What if the insurance company denies my claim?

If the insurance company denies your claim, you will receive notice in the mail. You can dispute the insurance company's by filing a *Form 110/Employee's Claim* with the DIA. Go to mass.gov/dia, and fill out the *Form 110* and send to the DIA with all the supporting medical documentation that you have. You must send a copy to your employer, and your employer's Workers' Compensation insurance company.

Do I need a lawyer?

If your claim is denied, it is strongly advised that you find a lawyer with experience handling Workers' Compensation cases to protect your rights and interests. In most cases, lawyers are paid if they have success in getting you benefits. Call **866-627-7577** for help finding a lawyer. The DIA is not able to provide help with selecting a lawyer.

When will I get benefits?

In most instances, you should start receiving a check from the Workers' Compensation insurance company within three to four weeks after your injury or illness has been reported.

More resources and detailed information can be found on the DIA website along with The Injured workers Guide to Workers' Compensation.



Knowing your rights

The DIA works to ensure that your Workers' Compensation rights are protected. If you experience any of the following, contact the DIA's Office of Investigations at **877-627-7233**. All reporting remains anonymous.

- Employer doesn't have Workers' Compensation insurance for its employees.
- Employer refuses to give you their Workers' Compensation insurance information.
- Employer retaliates because you reported a Workers' Compensation Injury or filed a claim for benefits.
- Employer discourages you from filing a claim following a workplace injury or illness.

It is against Massachusetts law for your employer to fire you for filing a Workers' Compensation claim: it may be a violation of OSHA whistleblower laws.

To report fraud or retaliation, call the Massachusetts Department of Industrial Accidents Employer fraud and Information Hotline at 1-877-MASSAFE (1-877-627-7233) or visit mass.gov/dia.

Independent contractor law is complex. If you feel your employer has improperly categorized you, seek the advice of a lawyer.

Revised July 2024