# Can I Switch Jobs While Receiving Workers' Compensation Benefits?

### Our New York workers' compensation lawyers have got your back

If you're receiving <u>workers' compensation</u> benefits, you might wonder if switching jobs could put your claim at risk. In New York, workers' comp covers lost wages and medical care, but making a move can raise concerns about how those benefits carry over.

Whether you're escaping a toxic workplace, looking for a lighter-duty role, or pursuing a new opportunity, knowing how a job change impacts your benefits is key to protecting your claim.

### What are examples of switching jobs while receiving workers' compensation?

Here are a few scenarios that show how switching jobs while receiving workers' compensation benefits might play out:

#### Taking a new role with lighter duties

After injuring your back at a construction site, your doctor restricts you from heavy lifting. You find a job in office administration with lighter physical requirements. You may continue receiving partial disability benefits if your new job pays less than your previous one, which covers the gap in lost wages.

### Switching to a higher-paying job

While recovering from a leg injury, you switch from your previous warehouse job to a remote tech support role that pays more. If your new income matches or exceeds your old wages, the insurance company may reduce or end your wage replacement benefits, but your medical benefits should continue.

#### Leaving a job for a safer work environment

After sustaining a repetitive stress injury from assembly line work, you decide to switch to a lower-stress customer service job. If the new job aligns with your medical restrictions, you'll likely continue receiving benefits. However, exceeding those restrictions could give the insurer grounds to deny further claims.

#### Changing jobs and aggravating an existing injury

After taking a job as a delivery driver, you notice your previous back injury worsens from sitting for long periods. You may need to file a new workers' compensation claim if the new job causes additional harm, but your original benefits should continue for the existing injury.

#### Moving to a new industry for career growth

Following a work-related hand injury, you decide to leave your mechanic job to start a career in teaching. Your benefits could adjust if your new earnings differ, but as long as you follow medical restrictions, you should still receive ongoing medical care.

### Can you change jobs while on workers' compensation in New York?

You can change jobs while receiving workers' compensation benefits, but it requires careful planning. New York law doesn't prevent you from seeking new employment, even if you are collecting workers' comp. However, your decision to switch jobs must align with your medical restrictions and ongoing treatment plan.

Since New York is an "at-will" employment state, you have the right to leave your current job at any time, whether or not you are on workers' compensation. However, insurance companies and employers may closely monitor your actions and look for reasons to stop or reduce your benefits. Following the proper procedures helps you avoid these disputes and keep your benefits intact.

## How does switching jobs affect workers' compensation benefits?

Changing jobs can directly impact your <u>workers' comp wage replacement</u> benefits. New York provides different types of disability benefits, such as temporary total disability (TTD) and temporary partial disability (TPD).

If you switch to a lower-paying job or work fewer hours, TPD benefits can supplement the difference between your pre-injury earnings and your new wages. However, if your new role matches your previous income, wage replacement benefits may end.

The workers' compensation insurer may argue that taking a new job indicates an improvement in your condition. They could use this as grounds to adjust or terminate your benefits. It's also important to follow your doctor's medical restrictions. If your new job exceeds those restrictions, it could impact both your claim and recovery.

# Do I need to inform my employer and insurance carrier about my job change?

Informing your employer and the workers' comp insurance carrier is a necessary step when switching jobs. You'll need to report your new employment status, hours, and wages to avoid any potential issues with your claim. Transparency helps prevent accusations of misrepresentation, which could jeopardize your benefits.

The workers' comp insurer may request documentation of your new wages to ensure you receive the correct amount of partial disability benefits. Failing to report a job change can lead to penalties, including the suspension of benefits or repayment demands for overpaid funds. Always communicate these changes promptly to avoid any misunderstandings.

## Will switching jobs affect my workers' comp medical benefits?

Switching jobs doesn't automatically cancel your access to medical treatment, but you need to ensure continuity of care. Workers' comp medical benefits typically follow the injury, not the job, so your treatment for the original injury should remain covered. However, some challenges can arise if your new employer's health plan conflicts with your workers' comp care or if you switch to out-of-network providers.

You'll need to confirm that your new employer and treating physicians cooperate with the existing workers' comp system. If you change providers, get approval from the insurance company to ensure that you get reimbursed for any ongoing treatment. Keep a close eye on your care to avoid delays or denied claims due to job transitions.

To protect your benefits, get legal advice before making any job changes. A New York workers' comp attorney can preview your claim and ensure your transition doesn't create unnecessary risks. Keep following your treatment plan and comply with medical restrictions, even after switching jobs.

Also, maintain thorough records of all employment changes, medical visits, and communication with the insurance carrier. These documents will help if any disputes arise. Clear communication with your new employer and workers' comp representatives keeps your case on track.

## What if the new job worsens your injury or causes new injuries?

If your new job aggravates your existing injury, you may need to file a new workers' compensation claim. The original claim will not cover injuries related to your new role, but both cases may overlap if the new injury relates to the old one. In this situation, insurers may dispute responsibility, requiring legal assistance to sort out which policy should cover the new damages.

If the injury worsens while working the new job, gather updated medical records to document the change. A new injury or worsening condition could affect your benefits and require adjustments to your treatment plan.

# Contact us today to protect your workers' comp benefits

If you're thinking about switching jobs while on workers' compensation, let <u>Pasternack Tilker Ziegler Walsh Stanton & Romano</u> guide you through the process. With over 90 years of experience fighting for injured New Yorkers, we know how to protect your benefits and make sure insurance companies don't deny you compensation.

Our experienced New York workers' compensation attorneys will fight to protect your claim. Our goal is to get you the best outcome, whether through settlement or trial. Contact us today for a free consultation and let us fight for the benefits you're entitled to.