

# LEGAL **INSIDER**

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# **INJURED? MISTAKES COULD HURT CLAIM**

#### **By Attorney Stacy Crider**



Unfortunately, by the time that some clients come to me with their Worker's Compensation claim, they have already unknowingly done damage that can be irreversible. There

are a few key things that you can do or not do when in the Worker's Compensation system that will help you and your claim run smoothly and ultimately more successful.

The first and most important thing to remember is that if you are ever injured at work, you should immediately file a written report. Some injuries don't feel serious at first and then go unreported for days or even weeks. This can cause doubt about where and how the injury actually occurred. Even if an injury seems non-serious at the time, make a written report with your supervisor so that if the pain gets worse, there is a record of the accident.

Not seeking care through the proper channels is another common early mistake that tends to go hand in hand with not immediately reporting. An injured worker may assume they can just go home and rest or take aspirin and will be fine the next day. Then, when they get home and the pain gets worse, they will go to the emergency room or to their own doctor without consulting anyone. Worker's

Compensation allows the employer's Worker's Compensation insurance company to dictate where you are able to seek care. If you go to your personal doctor or the ER, they have no duty to pay for those visits so it is very important that you contact your employer or the worker's compensation insurance company directly to see where they would like you to go and get treatment.

Sometimes, people are not satisfied with the care they are getting through worker's compensation. When this happens, people are then tempted to not go to scheduled appointments and instead seek their own care. Again, the insurance company has no duty to pay for care that a worker gets on their own. Another problem with this scenario is if you miss an appointment they can say you are not being compliant and cut off all care and benefits. It is important to always go to the appointments that are scheduled for you or else you risk your entire claim.

Social media can be a big problem in your Worker's Compensation case. If an injured worker posts a picture or status on their Facebook page and it in any way is discrepant from what the injured person is alleging, the insurance company can use this to deny your claim. Not only should you have strict privacy settings on your social media, but you should also refrain from posting anything about your

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# **April is Autism Awareness Month**

In 2018, the Center for Disease Control found that approximately 1 in 59 children were diagnosed with an Autism Spectrum Disorder (ASD) with boys four times more likely to be diagnosed than girls.

Children can be diagnosed with ASD as early as two years of age, but most children are not diagnosed until age four or later.

More than half of children with autism have one or more chronic sleep problems.

Roughly one-third of people with autism have epilepsy, a seizure disorder. Early intervention gives children the best

### Springtime Events in Indy

Spring is a great time for frugal fun! Here are a few low or no-cost ideas worth checking out:

#### Autism Ability FEST

Saturday, April 27 – 10 a.m. to 4 p.m. State Fairgrounds Blue Ribbon Pavilion 1202 East 38th Street, Indianapolis, IN 46205

This fair helps parents and families learn about local resources and services for people affected by autism. There will also be bounce houses, entertainment, games, and more! The event is FREE. Parking is \$8.

<u>Virginia Avenue Music Festival 2019</u> May 8-12 Fountain Square on Virginia Avenue

This is a FREE event for all ages with six stages of performers over five days. Food and other vendors will offer items for sale. See the line up and schedule at VirginiaAvenueMusicFest.com.

<u>Summer Showtime Films:</u> <u>Ralph Breaks the Internet</u> Monday, June 3 – 1:30 p.m. to 3:30 p.m. Indianapolis Public Library – Irvington 5625 E Washington Street Indianapolis, IN 46219

Children and families are invited for a free viewing of Ralph Breaks the Internet. Visit IndyPL.org to see what other free movies playing this summer! opportunity to support healthy development.

Nearly half of 25-year-olds with autism have never had a paying job.

Over the next decade, an estimated 500,000 teens (50,000 each year) will enter adulthood and age out of school based autism services.

A large number of young adults with autism do not receive any healthcare for years after they stop seeing a pediatrician.

For children or adults, in order to be considered for benefits from Social Security for autism, the SSA listing requires medical



Back in January, the Healthy Indiana Plan (HIP) made their Gateway to Work program mandatory. This program helps connect HIP members with job training, education, volunteer or work opportunities.

If you are already a HIP member, you may have already received a notice with one of three assigned statuses: *Exempt* (not required to participate in the program), *Reporting Met* (required to participate but already meeting qualifications), or *Reporting* (required to participate and do not yet meet qualifications).

The Gateway to Work program is phasing in its required hours. By July 1, HIP recipients need to begin working, volunteering, or going to school at least 20 hours per month.

## Bloomin' Spring Word Search

Blooming Butterfly Cardinal Cleaning Daffodils Easter Green Kites

Planting Race Cars Rainbow Sunshine Umbrella Warming Windy documentation of both of the following:

"Qualitative deficits in verbal communication, nonverbal communication, and social interaction; and significantly restricted, repetitive patterns of behavior, interests, or activities.

Combined with extreme limitation of one, or significant limitation of two, of the following areas of mental functioning to: understand, remember, or apply information; interact with others; concentrate, persist, or maintain pace; adapt or manage oneself."

\*Facts provided by AutismSpeaks.org and SSA.gov

By October 1 and through the end of 2019, that number will increase to at least 40 hours per month.

- Exemptions Include:
- Caregiver of a dependent child under seven
- Caregiver of a disabled dependentHomeless
- Illness (certified) or incapacity (temporary)
- Institutionalized
- Kinship caregiver of abused or neglected child
- Medically frail
- Pregnant
- Recently incarcerated
- Student (half or full time)
- Substance use disorder
- Age 60 years or older
- TANF or SNAP recipient

If you have a pending disability claim, please contact your case administrator if you decide to try to work, or have questions about how to file for exemption due to disability.

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J	Ρ	Н	М	W	I.	Т	F	А	D	Е	0	G	Ν	А
R	С	I	С	Ν	Y	W	Т	Х	Е	L	D	R	W	Q
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#### "Worker's Comp Mistakes" (continues from page 1)

injury or anything about your condition on social media while you are going through any litigation.

The Hankey Law Office is currently accepting new Worker's Compensation cases. If you have been injured at work and do not have an attorney representing you, please contact our office and make an appointment for your free consultation.



Last year, an estimated 6227 pedestrians were killed in the United States, which equates to one pedestrian death every 1.4 hours. This number was the highest number of pedestrian deaths in the United States in 28 years and accounts for 16% of all traffic fatalities.

In addition to cell phones and other technologies causing distractions for drivers, causes of the high fatalities include the popularity of larger utility vehicles, increased population in cities, and the relatively affordable cost of gas. This means more people on the road and a higher risk of accidents.

#### Safety Tips for Pedestrians:

- 1. Walk on sidewalks whenever possible, but if sidewalks are not an option, walk facing traffic as far from traffic as possible.
- 2. Never assume a driver sees you and make eye contact with them as they approach to ensure that they see you.
- 3. Be visible at all times. Wear bright clothing during the day, and wear reflective material and/or use a flashlight at night.

#### Safety Tips for Drivers:

- 1. Look out for pedestrians at all times and use extra caution when driving in hard to see conditions including nighttime and bad weather.
- 2. Yield to pedestrians in crosswalks and stop back far enough from the crosswalk to give other vehicles an opportunity to see the pedestrians. Additionally, never pass vehicles stopped at a crosswalk.
- 3. Be extra cautious when backing up, as pedestrians can move into your path.

\*Information sourced from the National Highway Traffic Safety Administration (NHTSA) and CNBC

### **CLIP & SAVE: Helpful Contacts**

#### **Hankey Law Office**

434 East New YorkStreet, Indianapolis, IN 46202 Office: 317-634-8565 | Toll Free: 800-520-3633 | Fax: 317-634-9818 hankeylaw.com | facebook.com/hankeylawoffice

#### Contact us if:

- Your marital status has changed
- You moved to a new address or changed your phone number
- You received a denial letter
- You went to see a new doctor
- You have been admitted to the hospital
- You have had a new diagnosis
- You have a new test/lab/MRI/x-ray

#### **Additional Resources**

Connect to Help Information Referral Network – 211 Families First Crisis Line – 317-251-7575 Center Township Trustees Financial Assistance – 317-633-3610

<u>Healthy Indiana Plan</u>: low cost insurance for Indiana Families 877-438-4479 | hip.in.gov <u>Damien Center</u>: for those affected by HIV/AIDS – 317-632-0123 | damien.org

<u>Gennesaret Free Clinics Health</u>: care for those unable to afford services 317-639-5645 | gennesaret.org

#### Housing Help:

Access Ability | abilityindiana.org | 317-926-1660 Indianapolis Public Housing Agency | indyhousing.org | 317-261-7200 Family and Social Services Administration | in.gov/fssa Division of Disability and Rehabilitative Services | 800-545-7763 Division of Family Resources | 800-403-0864 Medicaid Recipient Info | 800-457-4584 Mental Health Consumer Services | 800-901-1133

You can apply for Social Security disability benefits by calling 800-772-1212, online at ssa.gov, or in person at your local office.

#### **Central Indiana Local Social Security Offices\***

<u>West Side</u>: 6745 Network Place | 866-218-2309 <u>Downtown</u>: 575 N Pennsylvania St, Room 685 | 866-592-2812 <u>East Side</u>: 5515 N Post Rd | 866-220-7899

\*If you live outside of the Indianapolis area, please ask a Case Administrator for the address and phone number to your local social security office.



### CHARLES D. HANKEY LAW OFFICE P.C.

INDIANAPOLIS, INDIANA 46202 434 E. New York Street

**WWW.НАИКЕҮLAW.COM** Toll Free: 800-520-3633 | Phone: 317-634-8565 | Fax: 317-634-9818





Сһагles Напkey Law Оffice, PC De Parte De; Daniel M. Randolph lsügnilid obngodn ortesun nos sldaH

Accidentes Personales

P: (317) 638-1656

Past results afford no guarantee of future results.

Every case is different and must be judged on its own merits.

The contents of this newsletter do not constitute legal advice.

Charles D. Hankey

Stacy J. Crider

Corei Helmer

Melissa A. Davidson

**Editor: Shannon Eck** 

She has been doing administrative work for most of her adult life. She grew up in Martinsville and attended Martinsville High School.

Barbara has been married for 15 years and has three children and one grandchild. In her limited free time, she enjoys reading, writing short stories, spending time with her family, and trying to relax and enjoy life.

### **Employee Spotlight: Barbara**

Meet Barbara, one of our receptionists and resident Spanish speakers!

With 80 years of combined experience, both in and out of the courtroom, the legal professionals of the Charles D. Hankey Law Office can resolve cases involving:

- Disability Claims (SSD/SSI)
- Long Term Disability
- Short Term Disability
- Worker's Compensation
- Employment Law
- Workplace Discrimination
- Wage & Hour Issues
- Insurance Law

- Car Accidents
- Truck Accidents
- Motorcycle Accidents

- Railroad Crossing/
- **Train Accidents**
- Airplane Accidents
- Highway Defects
- Workers' Compensation

- Product Liability

- Dog Bites /Animal Attacks

- Child Injuries

- Drowning

Sondra L. Burger

James M. DuBach

Daniel M. Randolph

Ashley D. Marks

Kirsten E. Wold







Office: 317-634-8565 • Toll Free: 800-520-3633 • www.hankeylaw.com