They give you a fake panel of doctors.

The GA Workers' Comp Act mandates that employers have a valid, POSTED panel of doctors that an injured worker uses to CHOOSE who will provide treatment for a workplace injury. Many employers don't have it posted, so when they call their workers' comp insurer, the adjuster will just create one to send the injured worker (or, even worse, mandate the injured worker go to the nearest industrial clinic).

> Get a photo of the one on the wall; it's the one that counts.

They offer you a "2nd opinion" or " independent medical exam" that's anything but.

You're injured and are seeing the doctor whom the employer or insurer told you to see. After a while, you realize you're not getting any better and that the doctor is more interested in talking to the nurse case manager than listening to your needs. You ask the adjuster for a "second opinion," and she tells you to see a doctor whom they routinely use for Defense Medical Examinations under O.C.G.A. 34-9-202a.

They botch your average weekly wage.

You're supposed to get 2/3 your average weekly wage (up to a statutory cap) in weekly checks if you can't work from a workplace injury, and the employer is supposed to provide the adjuster with your wages for the 13 full weeks worked before you got hurt, including OT, bonuses, perks, etc.

You would not believe how often we see the adjuster take 7 weeks of bi-weekly payments and divide by 13. Or, they "forget" the Christmas bonus you got. Or the overtime.

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They lowball the hell out of you.

One of my clients, a native Spanish-speaker, lost her husband when he fell off a roof; she had two very young children. The adjuster came to her home right after the accident and offered $7,000 to settle the case. When she balked, the adjuster offered $70,000. Luckily, she took neither offer and called my office. A few months later, they offered me several hundred thousand dollars.

> “They offered me several hundred thousand dollars.

They cut off your medical care and disability benefits at MMI.

In some states, your benefits and/or medical care may stop when the doctor says you’re at maximum medical improvement (MMI), but not in Georgia. That said, every year, I have cases where an adjuster has “gotten mixed up” on her states’ workers’ comp laws (they often cover more than one state) and stopped paying an injured worker at MMI. This is wrong in GA.