Introducing Oregon’s Workers’ compensation system

Workers’ compensation insurance provides benefits for workers who are injured on the job or suffer an occupational disease.

An effective workers’ compensation system prevents or alleviates pain and suffering and eases financial burdens for workers and employers.

Who to call
Oregon OSHA, 503-378-1272 or 800-922-2689
Standards and Technical, for workplace safety and health questions
Oregon OSHA Resource Center, for copies of standards or other Oregon OSHA publications
AV Library, for training materials, videos, and DVDs
Records Management, for the citation histories of employers in Oregon
Education, for information about conferences and no-cost workshops
Enforcement, to report Oregon Safe Employment Act (OSEA) violations
Workers’ Compensation Division, 503-947-7810
Benefits and Certifications Unit, for workers’ compensation benefits information
Employment Services Team, for information about the Preferred Worker and Employer-at-Injury programs
Compliance Section, to report noncomplying employers or workers’ compensation fraud
Employer Index, to verify workers’ compensation coverage
Workers’ Compensation Board, 503-378-1500 or 877-811-0061
Ombudsman for Injured Workers, 800-927-1271 or 503-378-3351
Small Business Ombudsman, 503-378-4209

A quick reference guide

Oregon Workers’ Compensation System

Workers • Employers • Insurance carriers • Self Insureds

Workers’ Compensation Board
Enforces and regulates job safety laws

Workers’ Compensation Division
Enforces laws on claims handling and employer coverage

Ombudsman for Injured Workers
Helps workers through workers’ comp system

Small Business Ombudsman
Helps businesses with workers’ comp issues

Occupational Safety & Health Division

Department of Consumer and Business Services

Insurance Division
Regulates carriers, rates, and reserve levels

Workers’ Compensation Board
Resolves disputes

GOVERNOR and the Legislature

Oregon Workers’ Compensation System

Regulates carriers, rates, and reserve levels
Enforces laws on claims handling and employer coverage
Helps workers through workers’ comp system
Helps businesses with workers’ comp issues

Workers’ compensation insurance provides benefits for workers who are injured on the job or suffer an occupational disease.
Preventing workplace injuries and illnesses
When people think of workers’ compensation, they usually think of the benefits workers receive after an injury — that is one part of the system. Another important part of the system is preventing injuries and occupational disease. That’s where Oregon OSHA fits in. Oregon OSHA administers the Oregon Health and Safety Code of 1973 (OSH), under which employers must provide safe and healthful workplaces for their employees and ensure that workers have the training and equipment to do their jobs safely. Workers also have responsibilities in the workers’ compensation system. They must follow their employers’ workplace safety and health procedures and report hazards to supervisors. If employees don’t correct hazards, Oregon OSHA may also inspect the workplace to make sure that employers are correcting workplace hazards to supervisors. If employers don’t correct hazards, Oregon OSHA provides consultative services to the employers they cover.

Employers who have work-related injuries or illnesses need to file a claim to receive workers’ compensation benefits. They fill out the Report of Injury or Illness (Form 601) from their employers or the Worker’s and Physician’s Report for Workers’ Compensation (Form 627) from their employers or the worker. Either the employer or the worker can make the claim. The forms are sent by the employer or doctor to Oregon OSHA. Insurers must accept the claim within 60 days, then notify the Workers’ Compensation Division (WCD) of acceptance within 14 days of acceptance or denial. If the insurer denies a claim, it must send the injured worker a letter telling him or her why the claim is denied and about the right to appeal the decision. The Division of employer-Insurers (WCD) of Oregon OSHA oversees claims handling by auditing insurers’ acceptance specifying the medical conditions that may be awarded. An insurer or an injured worker may request mediation services from WCD or WCB if there is a dispute over the claim specific condition, or an administrative review. Some issues must be appealed to WCD before going to WCB. During the appeals process, the insurer may hire a lawyer; injured workers may also hire lawyers, with fees paid out of or in any compensation that may be awarded.

Employers pay premiums to workers’ compensation insurance companies, and those premiums finance the benefits received by workers if they are injured or suffer an occupational disease on the job. The legislature makes laws determining the level of benefits and who qualifies for them from liability lawsuits that might result from work-related injuries or illnesses. The legislature makes laws determining the level of benefits and who qualifies for them from liability lawsuits that might result from work-related injuries or illnesses. The legislature makes laws determining the level of benefits and who qualifies for them from liability lawsuits that might result from work-related injuries or illnesses. The legislature makes laws determining the level of benefits and who qualifies for them from liability lawsuits that might result from work-related injuries or illnesses. The legislature makes laws determining the level of benefits and who qualifies for them from liability lawsuits that might result from work-related injuries or illnesses. The legislature makes laws determining the level of benefits and who qualifies for them from liability lawsuits that might result from work-related injuries or illnesses. The legislature makes laws determining the level of benefits and who qualifies for them from liability lawsuits that might result from work-related injuries or illnesses. The legislature makes laws determining the level of benefits and who qualifies for them from liability lawsuits that might result from work-related injuries or illnesses. The legislature makes laws determining the level of benefits and who qualifies for them from liability lawsuits that might result from work-related injuries or illnesses. The legislature makes laws determining the level of benefits and who qualifies for them from liability lawsuits that might result from work-related injuries or illnesses. The legislature makes laws determining the level of benefits and who qualifies for them from liability lawsuits that might result from work-related injuries or illnesses. The legislature makes laws determining the level of benefits and who qualifies for them from liability lawsuits that might result from work-related injuries or illnesses. The legislature makes laws determining the level of benefits and who qualifies for them from liability lawsuits that might result from work-related injuries or illnesses. Workers’ compensation insurance companies offering insurance in Oregon provide consultative services to the employers they cover.

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