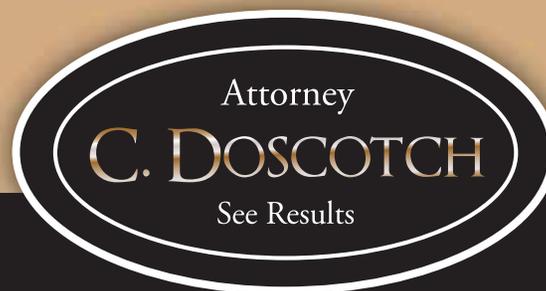


Workers' Compensation laws might be changing again thanks to our law makers. These changes will strongly favor business/employers and insurance companies. If these changes are adopted, it will be more important than ever to obtain legal representation as soon as you are injured.



Law Office of Chris Doscotch

16 years experience



Contact the Law Office of Chris Doscotch
for a no-charge consultation

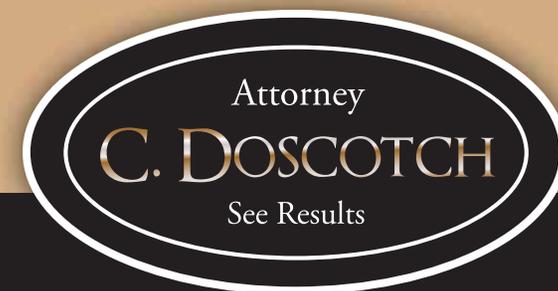
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Businesses
and Insurance
Companies will
WIN BIG
if the proposed
Workers'
Compensation
law passes



Protect your rights.

**Now more than ever you need to be
proactive from the beginning.**

**Get an attorney who will be a
powerful advocate on your behalf.**

If passed, these are the major changes that will affect your rights:

Freedom to choose your own doctor will be restricted

Under the current law, employees have the right to choose two doctors plus all referrals. Under the proposed new law, employers will have the absolute right to choose the first doctor, with employees being limited to one choice of doctor.

What does it mean? Employers and insurance companies will be sending injured workers to company doctors who will deny claims, return injured workers to work too soon and minimize permanent disability. The net effect will be more claims denied or disputed.

Under the proposed new law, if the employee's doctor is not favorable and won't refer the employee to another doctor, then that employee is out of doctor choices. That is why employees need to pick not only a skilled doctor, but also a doctor that supports the patient and not the insurance companies.

Wage differential benefits will be cut back

If an employee can't return to their former job due to permanent work restrictions and has to take a lesser paying job, the worker is entitled to two-thirds of the difference in pay or wage differential. Under the current law, wage differential is paid for the life of an employee with no reductions because of earned pay raises after the award. Under the proposed new law, wage differential benefits cease at age 67 rather than for life. Employers can petition to have the wage differential reduced if the employee receives pay raises after the award. And the employee may not have a similar right to petition if wages are reduced or he/she loses their restricted job.

Utilization reviews that can overrule the opinion of your doctor

Utilization reviews are when a non-treating physician, on behalf of the insurance company, reviews a worker's medical records and renders a report on the reasonableness/necessity of medical treatment and causation – without ever seeing or treating the worker in question.

Under the proposed changes, your doctor would have to cease all treatment anytime a utilization review occurs. If the utilization review physician concludes the treatment is unrelated to your injury or not necessary, treatment and benefits would be suspended. The new law gives the opinion of the utilization review physician greater weight than that of the treating physician.



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