The filing of a claim is the first step in a process that generally results in the acceptance or denial by the carrier or self-insured employer that the worker's injury, illness or fatality is work related.

If the claim is accepted, medical care is paid by the carrier or the self-insurer employer.

The worker also receives compensation benefits to partially replace the wages that would have otherwise been lost because of the injury.

The carrier or self-insured employer may deny the claim on the grounds the injury is not work related. Claims involving a dispute may end up in a hearing before the commission.

**MARYLAND WORKERS’ COMPENSATION COMMISSION CLAIM PROCESS**

Diagram of the flow of an Employee Claim through the WCC

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