

Medical Treatment Rights in Pennsylvania Workers' Compensation

When you are injured at work in Pennsylvania, one of your greatest concerns is ensuring access to the medical care you need. Workers' compensation is designed to cover these costs – but the system comes with rules, limitations, and common disputes that can make the process confusing.

This guide explains your **rights to medical treatment under Pennsylvania workers' compensation law**, what responsibilities employers and insurers have, and how to protect yourself if you face problems obtaining care.

Your Right to Medical Care After a Workplace Injury

Under the Pennsylvania Workers' Compensation Act, injured workers are entitled to **reasonable and necessary medical treatment** related to their work injury. This includes:

- Doctor visits and hospital care
- Surgery and specialist treatment

- Prescription medications
- Physical therapy and rehabilitation
- Diagnostic tests (X-rays, MRIs, bloodwork, etc.)
- Medical equipment (braces, wheelchairs, etc.)

This treatment should be paid by your employer's workers' comp insurance provider, not out of your pocket.

The 90-Day Rule and Panel Physicians

Understanding your rights and responsibilities as an injured worker is significant. One of the most confusing aspects of the Pennsylvania Workers' Compensation Act for injured workers is the **"panel physician" rule**.

- Employers can post a list of **at least six approved medical providers**.
- If the list is properly posted and explained to you, you may be required to treat with a panel doctor for the **first 90 days** after your injury.

- After the 90-day period, you can choose your own doctor, and reasonable and necessary treatment related to your injury should still be covered.

⚠️ **Important:** If the employer does not follow the posting rules correctly, you may be able to choose your own doctor immediately.

Medical Examinations and Testimony

In Pennsylvania workers' compensation cases, medical evidence is often the determining factor for the Judge who is deciding your case.

- **Medical testimony** is required to prove many litigated claims (for example, occupational illnesses or repetitive stress injuries).
- Insurance companies may send you to an **Independent Medical Examination (IME)**. These exams are performed by doctors chosen by the insurer and often used to challenge your treatment, your ability to return to work, or recovery status.
- Your own treating doctor's records and testimony are critical to counter the insurance carrier's arguments.

Common Medical Disputes in Workers' Comp Cases

Even though treatment is supposed to be covered, disputes often arise:

- **Denial of treatment:** The insurer argues a procedure or medication is not “reasonable or necessary.”
- **Cutoff of care:** After an IME, benefits may be stopped based on one doctor’s opinion.
- **Treatment delays:** Insurers may stall approvals for surgery or therapy.
- **Causation Disputes:** The insurer may challenge whether a condition or treatment is related to the work injury.

These conflicts can leave injured workers without the care they need – at the very moment they need it most.

Legislative and Policy Issues

Pennsylvania has seen repeated debates about medical providers and treatment costs in the workers' comp system. Some reforms aim to streamline care, while others limit provider fees or change approval processes.

For workers, the bottom line remains the same: **you have the right to treatment, but you may need to fight to enforce it.**

Medical Rights and Social Security Disability

If your work injury or illness prevents you from returning to work permanently, you may also apply for **Social Security Disability (SSDI)**. In these cases:

- You must submit complete **medical documentation** of your condition.
 - Both PA workers' comp and SSDI rely heavily on your doctors' records and opinions.
 - Gaps in treatment or missing records can damage your claim.
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Protecting Your Medical Rights

If you are facing problems receiving medical care through workers' compensation:

1. **Document everything** – keep copies of medical bills, denial letters, and doctor's notes.
2. **Know the rules** – understand the 90-day panel physician requirement and your right to choose a doctor afterward.
3. **Get supportive medical testimony** – your treating physician's records are critical in proving your case.
4. **Consult an experienced attorney** – a lawyer can file petitions, challenge denials, and present medical evidence before a judge.

Final Thoughts

Medical treatment is the foundation of your recovery and your workers' compensation case. Pennsylvania law gives you the right to have your care covered, but insurers and employers often push back.

If you are struggling to obtain the treatment you need, do not

face the system alone. With the right legal representative, you can fight back against denials and delays, secure the medical care you require, and focus on your recovery.