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# The Colorado workers' compensation claims process



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coverage safeguard your company against the financial burden of fully paying for employee care and eases financial stress on employees who would otherwise lose pay when they're out of work during recovery.

Workplace injuries and ailments do happen, and often. In fact, as of August 2022, nearly 20,000 workers' compensation [claims have been filed](#) in Colorado.

So, what should you do if [workplace-related injuries or illnesses](#) occur? It's best to follow the [Colorado workers' compensation process](#) for the resolution of each claim.

To complete the process, you'll adhere to the [claims timeline](#) from the state's Department of Labor and Employment. Be sure not to miss a deadline on the timeline or your company may find itself liable for additional costs, which may include penalties.

## The workers' comp insurance process begins with the employee

Whenever an employee is injured on the job or falls



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Otherwise, they have two years (and in some cases, three) from the date of the work-related injury or illness onset to [file a claim](#) with the Division of Workers' Compensation, or else the claim is closed.

In non-emergency situations, you will offer your employee a list of designated providers to choose from in a [Letter to Injured Worker](#), so they can get treated as soon as possible.

The next step is the employer's. Within 10 days of receiving the written notification of injury or illness from your employee, you must report the occurrence to your insurer.

Lateness in reporting the injury to your insurer can have many adverse effects, including delays in care for your employee, penalties, and increased claim costs, which can lead to higher premiums.

## Admitting or denying liability

Once the employee files a claim with the Division, the insurer has 20 days to act. If liability is accepted, the insurer will file a General  Chat denied, the insurer will file a notice of Contest and

## File a final admission

Once the employee has reached maximum medical improvement (MMI), the insurer can then file a Final Admission of Liability (FA) with the Division.

Employers have only 30 days from the receipt of the MMI report to file.

If the employee objects or disagrees with anything in the FA, they have 30 days from the FA to file an objection with the Division.

If the employee does nothing in response to the FA, the Division will close the claim.

## Other Colorado workers' compensation claims considerations

The workers' compensation system in Colorado is no-fault; if the claims are accurate and prompt, workers may be eligible for compensation even if their negligence caused their injuries.

Ensure your workers and



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