



Are you thinking about operating or starting your own business? By law, Oregon employers with one or more employees, full or part time, must carry workers' compensation insurance or be self-insured. Workers' compensation insurance protects workers by paying for medical treatment and lost wages and protects employers by shielding them from liability lawsuits that might result from work-related injuries or illnesses.



community
Workers' Compensation

Contact us for more information:

Workers' Compensation Division
350 Winter St. NE
Salem, OR 97309-0405
800-452-0288 (toll-free)
503-947-7810

www.wcd.oregon.gov
workcomp.questions@oregon.gov

Ombudsman for Injured Workers
800-927-1271 (toll-free)
www.oregon.gov/DCBS/OIW



440-5145 (9/16/COM)

Self-employed or starting a business?



What you need to know about workers' compensation insurance



The Workers' Compensation Division (WCD) administers and regulates laws and rules that affect the participants in the Oregon workers' compensation system. The division oversees programs and services that help ensure timely and appropriate medical treatment and time-loss benefits to injured workers, while helping keep costs and burdens low for Oregon employers. The division also administers return-to-work programs that help injured workers return to their previous job or find new employment.

Q Why is there workers' compensation insurance?

A Workers' compensation insurance is good for workers and business. You know it's in the best interest of your employees. If they get hurt, it provides them with medical treatment, payment for time loss and disability, and even re-employment assistance if they need it. But, workers' compensation was created to protect employers, too.

Q What is workers' compensation insurance?

A Workers' compensation insurance pays for workers' medical treatment and lost wages when they suffer work-related injuries and illnesses.

Q Who pays for workers' compensation?

A Employers pay premiums to workers' compensation insurance companies, and those premiums finance most of the benefits received by workers if they are injured or suffer an occupational disease on the job.

