

## **Workers' Compensation Coverage**

Oregon employers obtain workers' compensation coverage for their Oregon workers, much like anyone obtains car or homeowners insurance. The insurance company makes a filing with the State of Oregon when that coverage is placed. The Oregon coverage provides work injury protection for the employer and benefits for injured Oregon workers. When the workers are on temporary assignment in another state, the Oregon coverage generally follows the workers into the other state. As long as the state where the temporary work is performed honors the Oregon coverage, insurance protection is in place. If the work is in a state that does not honor the Oregon coverage, the employer must purchase an insurance policy specific to that state. An Oregon employer must always obtain coverage in another state if a permanent location is established there and workers are hired to work out of that location.

The states in the Southeast and Gulf Coast area (Texas, Louisiana, Mississippi, Alabama, Florida, Arkansas, and Georgia) provided information that they will honor Oregon coverage of Oregon employers/workers on temporary assignment in those states. Florida does not honor Oregon coverage if the work involves construction.

Oregon workers file work injury claims with their Oregon employer and Oregon insurer. So, a worker should know who their employer's workers' compensation insurer is before a work injury occurs. If medical attention is sought, the worker will need to give the medical provider insurance coverage information.