

Melanie Williams-Irby testimony
AB 1063 (Bradford)

My name is Melanie Williams-Irby, and I live in eastern Sacramento County. On April 4, 2010 I was in an auto accident. I was sitting in my car at a stop light when a teenage boy plowed into me in his truck. Immediately, I felt agonizing pain in my neck and head and knew that something was wrong. From that moment on, I was never without either shooting pains from my neck down my right arm and occasionally my left arm or both arms completely asleep.

After trying several methods of pain relief (chiropractic and acupuncture), I had an MRI and it was discovered that I had two herniated disks.

My life has been dominated by pain and a search for relief. To ease the pain, I had two epidural injections. The first worked wonderfully for approximately 3 months and then it wore off so I had a second injection – it didn't work at all. And I suffered a loss that remains tough to take.

I was pregnant with twins at the time of the injection and ended up losing my babies due to radiation exposure during the procedure. That loss was devastating – and since the injection didn't work, I continued to be in pain around the clock.

I couldn't sleep for more than a few consecutive hours, couldn't drive for extended periods of time, couldn't sit or stand for extended periods of time and my concentration was almost non-existent. Both my professional and personal lives were suffering.

Since I have Crohn's Disease, I cannot take pain medications. My options, at that point, were to live with the pain or to have disc replacement surgery. I opted for surgery. That was one week and three days ago. The surgery itself seems to have been a success but the first week of recovery was, in all sincerity, one of the most physically painful weeks of my life.

I didn't think in the midst of all I've just mentioned that I would have to worry about my insurance coverage, even after I learned that I would get only \$25,000 from the insurance company covering the boy who hit me. I figured my own \$100,000 in UM/UIM coverage would be added to that to help pay my bills, which as you can imagine have mounted over the months.

I was quite frankly shocked and disturbed to find out my insurance company wasn't going to give me what I paid for. Instead of adding the \$25,000 I received to my \$100,000 in coverage, they SUBTRACTED it from my underinsured motorist policy limit. I had no idea that was the way the insurance companies practice math. This is an outrage. It just seems to me that, as consumers, we should get what we pay for. Heaven forbid that one of you ends up in my circumstances - I can bet that you would want the full benefits of the policy that you pay for too.

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