

Ivan Harris' Injured Worker Horror Story

“I built a successful business. But when a driver rear-ended me going 70 mph, my insurance company denied needed surgery. After five years, I’ve lost my business, my strength and my dignity.”

About Me: My name is Ivan Harris. I’m 46 and I live in Modesto.

My Family: I’m married to Maria and we have three children: Jared, 25; Danielle, 23, and Dustin, 14.

My Job and What Happened: I owned a successful refrigeration business. I was trained in sheet metal work, and was proud of having built a business for my family. In November of 2002, while on my way to a job, I was rear-ended at a stoplight by a driver going 70 mph. An MRI revealed a ruptured disc. My doctor recommended surgery. The insurance company denied this recommended procedure for five years! I recently had my first procedure on my right side and will have the left side done soon. If the surgery had been done sooner, I likely would have been able to return to work. Instead, I lost my business. A spinal cord stimulator to reduce my pain has also been denied for several years. I paid my premiums for years, but when I needed care, the insurance company denied it.

What this has meant to my life: I’ve lost my business that I worked very hard to build from the ground up. For five years, I’ve had severe migraine headaches from spinal impingement. During the migraines I throw up and am pretty much bedridden. I can’t even read for 10 minutes. I’m on very heavy medications and have fallen several times. I injured my right knee in one of the falls and now I need a total knee replacement. I used to be very active and fit. I used to make very good money and be able to support my family. Now I’m unable to work or do much of anything else.

How the Governor's Workers' Comp Law Affects Me

How Workers' Comp was supposed to help me: Workers compensation insurance was to provide medical care so I could get better and return to work. Instead, they’ve stripped me of my dignity and strength. Had I been provided care in a timely manner I would have been able to return to work. As a business owner, I expected care in return for paying for workers compensation insurance. Instead, I’ve gotten delay and denial of care and have lost my business. How is that fair?

www.VotersInjuredatWork.org

For more information, please contact Steve Hopcraft at 916/457-5546 or email to steve@hopcraft.com