

## Jennifer Smith's Injured Worker Horror Story

“I was running an errand for work when a drunk driver hit my car! My pelvis, jaw and hip were broken. The insurance carrier won't approve or pay for treatments, specialists, or pain management.”



**About Me:** I am 24 years old and live in Manteca, near Modesto.

**My Family:** I am married to David Johnson.

**My Job and What Happened:** I worked as a receptionist. I was running an errand for work in September of 2003 and my car was struck by a drunk driver. The drunk's car broadsided mine. My pelvis was broken in 6 places; my jaw in two places. I fractured my sacrum, and had internal bleeding. My jaw had to be wired shut for two months, and now has a metal plate in it. My left femur was broken. It now has a metal rod, and I have a pin in my hip. My jaw now has degenerative joint disease. I was in the hospital for two months. I dropped down to 88 pounds. Because of that my gall bladder developed stones and I had to have it removed. From the surgery I began to severely bleed internally and had to be hospitalized again. Workers' comp denies that the gall bladder is even related to my car crash injuries, surgeries, and complications. WC has denied all recommendations from the pain management doctor and has refused to pay the jaw specialist. WC has also prolonged approval for my medications, causing me to not receive my medications when I've needed them. I have had to quit working full time; now only able to work part time, and work comp has denied paying me the difference in my wage loss.

**What this has meant to my life:** I'm in my youth, and my life has been turned upside down. My injuries are getting worse, instead of better, due to the insurance company denying everything. I am taking high doses of Oxycontin and Norcol for pain, so I have had to put off having a child. I am also facing losing my new job due to missing work from this injury.

## 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 to heal my injuries but the insurance carrier has denied and delayed treatment. I've been cut off Temporary Disability compensation due to a two year cap. I have not received any payments since 2005. I had to return to work still injured, taking a part time job after my employer let me go.

[www.VotersInjuredatWork.org](http://www.VotersInjuredatWork.org)

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