

JOHN LUBY'S Injured Worker's Horror Story

“I lost my knee, my job and my health. I’m supporting my family of five on \$870 a month. I’m depressed but the insurance company denied counseling, MRI and surgery.”



About Me: My name is John Luby. I’m 48, and I live in Vacaville.

My Family: My wife, Dana, and I have three daughters: Meghan, 19; Colleen, 17; and Shannon, 13.

My Job and What Happened: I worked as an Auto Technician at Branco Shell Station. I loved my job, and felt that I was a valuable asset to the company. In July, 1999, I banged my right knee on an auto transmission, tearing the meniscus cartilage. I continued to work while receiving treatment and taking pain killers. The knee did not heal, and I had arthroscopic surgery in January 2000, and then a partial knee replacement. About a year later, my knee collapsed; the doctors said I needed a total knee replacement, which I had in 2004. My doctor says I also now need a total LEFT knee replacement as well, since that knee has been injured while compensating for the right knee injury. The insurance company has denied the left-knee surgery my doctor has recommended.

What this has meant to my life: I have become a liability to my employer and my family. I can’t work, and the loss of earnings has been financially devastating. Workers compensation benefits were cut off 1 1/2 years ago. We are subsisting on \$870 a month for a family of five. We applied for Social Security almost one year ago and have not had an answer.

How the Governor's Workers' Comp Law Affects Me

How Workers' Comp was supposed to help me: My doctor’s recommended care has been denied over and over again. MRIs, surgery, treatment for depression - all denied. I worked hard all my life and am now broke, broken and depressed. I’ve suffered 5 strokes in the past year. I live on painkillers because the insurance company has denied care. My future is bleak, with little hope of work and no retirement. What am I to do?

www.VotersInjuredatWork.org

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