



## The Ongoing Trials of Delay and Denial

**About Me:** My name is Samuel Jackson. I had worked for many years as a photo equipment technician when I injured my spine in July 2008. Our company had outgrown the size of our building, and we were in the process of moving the company to a larger building. I was driving the moving truck when the pneumatic bag in the driver's seat blew out and I was slammed down on my spine. The x-ray showed a spine injury: my spine was barely sitting on my sternum.



While in surgery for my spine, the insurer's doctor damaged an artery to my left leg. I almost died from the severe hemorrhaging. I almost had to have that leg amputated. I now have permanent nerve damage, to my left leg and left hand, partial and full paralysis to my left leg. Further complications caused by a reckless surgeon caused urological problems and the surgeon referred me to an urologist, but the closest one that would see me was 3 hours away from where I lived. That required staying overnight in a motel to be at early morning appointments.

### How the Delays & Denials Affect My Medical Care

**Delays:** The first delay with the insurer was with so-called "approved doctor" list that I was sent. It was a bogus list that contained names of doctors who do not take workers' comp patients, doctors who were deceased and retired doctors. After several requests for a current list, I finally found a doctor that would see me. There were no doctors in Santa Cruz County, where I reside. The closest doctor was in Santa Clara County, 46 miles round trip. It took a year to finally receive my first appointment with a Spine Specialist.

**Denials:** Every request from the insurers own chosen doctor is denied. Doctor's appointments are denied. Tests are denied. Surgery is denied. Medication is denied. Acupuncture is denied. Each denial is completely unnecessary and unwarranted. Each denial is then appealed. Once we finally have an approval it can still be months before the test, exam or surgery actually happens. Due to the long delays in getting treatment, my Temporary Disability has now run out, and I am still not healed and am unable to return to work.

My first pain management specialist, who was the assisting surgeon when my artery was cut, dropped me like a hot rock and the work comp insurer has denied a replacement. My physical therapy has been denied. I have had to pull all the money I had saved and have taken a huge loss financially. Homelessness will soon be a reality. I will never be able to work again.