

1/26/24

Chase & Sensale Law Group,


This letter is to confirm the many conversations your firm and I have had about both of our extreme disappointment and frustration in the Worker's comp. system these many years. My case has been ongoing since my forced retirement in July 2009. In August 2015 I was declared P.P.D. and my rate was increased from \$440 to \$512 weekly. They said I would receive the difference between the temporary rate and permanent in about a year. As of this date I still have not received these monies. Despite this permanent status I am still being sent to have I.M.E. exams over and over. We both still can't believe my case is still ongoing with so many issues still unresolved!

Over the past 14 years I have put in for travel reimbursement 13 times via certified mail and have only been paid 4 times. My doctor put in a request for spinal fusion in Feb. 2017 because my disc were crushing the nerves and spinal cord, however the carrier took their time and I wasn't able to get my surgery until Oct. 14<sup>th</sup> 2021. That delay has left me with permanent nerve damage in my neck and arms. I was to start therapy post surgery in Nov. 2021 but because the carrier refused to make a phone call to the doctors here in Florida I couldn't start it until Feb. 2022! The same thing was done for 5 years when my attorney and I repeatedly called and sent emails to Mr. Alarcon telling him no doctor in Florida will treat an out of state comp case without prior authorization from the carrier. This resulted in a financial hardship for me because I had to fly to New York every month, find a place to sleep and eat along with other expenses which were not reimbursable. Not to mention the pain it caused me as well. The attorney and I still can't believe not one person from the carrier would make a 10 second phone call.

I know comp. doesn't pay for pain and suffering but does that mean they are allowed to cause it by not giving timely treatments and surgeries? How can an injured worker get better when they can't receive timely treatments? Why does the system constantly rule in favor of the carriers? They made me submit the same travel reimbursement 4 times and I still haven't been paid for it! I have hearing after hearing and the judges tell the carrier to do something (which they don't do) and nothing is done to them. The reason these carriers do this is because they know nothing is going to be done to them so why wouldn't they do it! On 3 occasions they didn't send my checks on time which caused me big problems because I couldn't pay my bills.

This is a system which in my opinion is broken, you put in for reimbursements and don't get paid, you can't get a needed surgery for 5 years which results in permanent pain and nerve damage, you can't get your money in the allotted time by law, you can't get timely treatments because some worker won't make a 10 second phone call, you have hearing after hearing bringing up the same issues and the judges don't rule on it or side with the carrier, you are declared P.P.D. with a Marked degree and yet you still have to keep going for I.M.E.s. These are clear reason which show this system IS BROKEN AND NEEDS TO BE FIXED. My attorney and I fully agree and are VERY FRUSTRATED with what it has become.

Yours Truly



Mr. John Furman