

Richard Chance's Injured Worker Horror Story

“I worked as an Operating Engineer for many years. I loved my work. A motorcyclist hit me at work and the insurer has denied needed care. I’m still injured and am losing my Temporary Disability due to the 2-year cap. What are we to do?”



About Me: My name is Richard Chance. I am 46 years old. I live in Sacramento.

My Family: I am married to Nancy, and we have four great children, Gus, 23; Bodie, 18; Colton, 16 and Kari, 16.

My Job and What Happened: I worked as an Operating Engineer for several years. I enjoyed my job and was very productive. On December 11, 2006, I was standing next to my work truck when a motorcyclist came around the corner and hit me and a co-worker. I flew 35 feet from the impact. I had a broken femur that punctured my skin, a pelvic fracture, a broken tibia, a broken fibula, and a traumatic brain injury. I lost 41 pints of blood. My femur didn't heal properly and I had to have a new rod implanted. I have excess fluid accumulating in my brain, and had to have a shunt implanted. I also developed a blood clot in my lung.

What this has meant to my life: The insurance company's denials of needed care are endless. It took a year to have my shunt approved. Because of the constant denials my neurologist had to hospitalize me just to be able to have the tests run. I have not had *any* cognitive rehabilitation. My wife has had to become my main caretaker. I have daily headaches. There have been days where I would sleep endlessly. My doctor tried to get a sleep study approved but that was also denied. I used to be a hardworking individual. Now, I can't do much without severe pain and exhaustion. I am now extremely depressed and withdrawn. I used to love riding my Harley with Nancy. My family and I are now trapped in this horrible mess called California's Workers Comp.

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, Temporary Disability support while I heal, and Permanent Disability compensation for my lost wages due to my work injury. Instead, my livelihood is over. My temporary disability will run out this month, and our income will be cut below survival level.

www.VotersInjuredatWork.org

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