



My Name is Larry Anderson

“I worked 30 years as a Firefighter...But once I was injured on the job, I went from hero to goat.”

This is My Workers' Comp Horror Story

About Me: My name is Larry Anderson. I live in San Juan Capistrano, in Orange County.

My Family: I'm married, and my wife and I have 4 children.

My Story: I worked 30 years as a Firefighter for the County of Orange. Firefighting is a hard and dangerous job, and we ALL suffer some injury if we work long enough. I was willing to take the risk because I LOVED my job. There's no better feeling than helping rescue someone's mother, or child. It makes you feel like a hero.

But once I was injured on the job, I went from hero to goat. My workers compensation horror story makes my decades fighting fires seem like a picnic.

In 1997, I broke my foot and suffered severe ankle ligament damage while inspecting an elementary school. I followed a maintenance man into the auditorium and up to a 4 foot stage. In the dark I tripped and fell off the stage. I went to the hospital in an ambulance. The doctor said surgery was necessary to repair the ankle ligaments, but the day before the surgery the insurance carrier denied authorization.

My broken foot also required surgery. That surgery was also denied. The physician prescribed physical therapy for three weeks, but this was also denied. After nine years, my foot hasn't been repaired. **After 9 years, I just received authorization for foot surgery.**

In March 2000, I was diagnosed with non-Hodgkins lymphoma. This cancer is the number 1 killer of US firefighters. I was also diagnosed with asthma in June 2000. Asthma is also common among firefighters, due to breathing smoke and chemicals while fighting fires.

After being taken off the job, my benefits were discontinued by the fire department's insurance company. My physician

was not paid either, and creditors came after me, ruining our credit. We have used up our savings, which took 27 years to earn.

I've had four different insurance adjusting agencies handle my claim. The first went bankrupt, as did a second. A third took over my case, and promptly stopped my Temporary Disability benefits. I'm now dealing with a fourth company, which doesn't honor settlements made by prior insurance carriers. I've been subjected to four depositions and appeared in court seven times (with 6 months or more delay at each one). I've gone to 40 doctors, 9 workers compensation courts and came within a week of losing my home. All our savings are gone, and so is our good credit. There's still no end in sight.

I finally received my retirement, but had debts of \$70,000 to my oncologist, \$40,000 for other medical expenses, and \$39,000 to the pharmacy for my medicines.

How The Governor's Workers' Comp Changes Have Affected Me

What this has meant to my life: Injured workers are subjected to emotional and financial losses on top of our work injuries. I've endured nine years of anger, frustration and pain, much of it unnecessary. My anger has affected my relationships with my wife, children and all around me. I was promised medical care and compensation for my injury. Instead I've endured financial ruin, psychological distress and physical pain.

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