



## **STEVE DUNCAN'S Denial of Care Horror Story**

*“I’ve jumped off a 6-story flaming tower while on fire. I’ve had 50 surgeries.*

*To make matters worse for me, the governor’s law is taking away my doctor.”*

**About Me:** My name is Steve Duncan. I’m 54 years old. I live in Livermore, in the East SF Bay Area.

**My Family:** I’m married and my wife’s name is Gnesa.

**My Job and What Happened:** I worked for 20 years as a Pipefitter at the Tosco Oil Refinery. In 1999, I was removing pipe along a tower when it burst into flames. The company had scrimped on safety, failing to shut down the tower while we removed the pipe. I escaped by jumping off the tower and falling - on fire - about 6 stories. Four of my coworkers died in that accident. I nearly died myself. In 2000, the company got the largest fine in OSHA history.

**What this has meant to my life:** My injuries were catastrophic. I’ve had 50 surgeries. I lost part of one hand, suffered severe facial injuries, broke bones in my legs and was severely burned. I’ve spent years going in and out of hospitals and operating rooms. I suffer from Post-Traumatic Stress Syndrome and depression. I still may require more surgery. My life has become dominated by my injuries. The active, joyous life Gnesa and I had together has been replaced by a cycle of pain, surgery, rehab, more pain and more treatment.

## **How the Governor's Workers' Comp Law Affects Me**

The governor’s law lets the insurance company take away my doctor, and they are. They sent me a letter saying my doctor, who has treated me the entire 7 years since my accident, is not in the employer’s “network.” I’ll soon lose the doctor I trust the doctor who knows me. I will be forced to see a doctor chosen by the same company whose unsafe acts resulted in my accident. The insurance company delayed approving my surgery. The insurance adjustor told me there’s no “prescription” for the car service taking me to my doctors’ appointments, so they took away my transportation.

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For more information, please contact Mark Hayes at 714/396-5260 or email to [oneinjuredworker@aol.com](mailto:oneinjuredworker@aol.com)