

—continued from inside

19. You have been on a prescribed medication for a year now when suddenly your insurance company/adjuster decides, *without consulting your doctor*, that you don't need it any more. Your doctor has already said it was medically necessary and that it is harmful for you to go off the medication all at once. If you don't have the medication you may have a seizure, or rise in blood pressure due to the pain or worse.

20. You went to the proper government agency to get help but they said tell your legislator who said to tell the governor who said tell your legislator who then said tell the committee in the legislature that handles that issue. Apparently no one has any authority anywhere to help you or they just choose not to help.

These are just a few of the true experiences that many injured workers go through on a regular basis. I hope you have some answers about what you would do if it happened to you. **You are only an accident away from being in our shoes.**

*You too could be  
injured at work  
but disabled by the  
workers compensation system.*

Y O U T O O A R E  
O N L Y A N  
A C C I D E N T  
A W A Y

*People who work in Florida generally have no real understanding of their awful fate should they have a serious accident at their workplace.*

*The examples in this brochures are com-  
mon and real occurrences. Bear that shocking thought in mind as you read.*

*Other than the private support of his/her attorney and VOICES, Inc., there is no assistance or support provided for an injured worker trying to make his/her way through the workers comp system.*

*Result? The worker loses.*

*There's more:*

*In exchange for the legal right to be treated medically and assisted financially, a worker trades away his/her right to sue if the system fails, which it frequently does.*

**Welcome to Florida.**

What  
Would You  
Do If...



## Voices, Inc.

*The Premier Advocacy Group  
For Injured Workers in Florida*

[www.voicesflorida.com](http://www.voicesflorida.com)

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# What Would You Do If...

By Mary Bailey

1. You were ill but your insurance company would not approve a doctor's visit for you.
2. You were given medication but your insurance company refused to pay for your medication even though it was in the contract you signed when you took out your policy.
3. You couldn't work because you were ill but you can't get well because you can't get an appointment because the insurer will not approve it for you; you can't afford to pay the doctor out of pocket.
4. You need surgery but you can't get it because the surgeon can't get it authorized even though it is without a doubt necessary for your recovery.
5. You took out disability insurance but the insurer refused to pay it because they don't agree with your doctor's medical report even though it is legitimate.
6. You are going to become permanently impaired from your illness or injury because you can't get the medical care you need to prevent it. You may even die.
7. Your children are ill but you can't take them to the doctor because you can't work; so you don't have insurance and you can't pay cash for the doctor. You don't qualify for Medicare or Medicaid because you are just above the poverty level but not low enough to get the benefits for your family.
8. There was no food in the house but you can't qualify for food stamps because you can't volunteer 20 hours a week and work 20 hours a week or even look for a job.
9. No one will hire you because you once filed a claim with your insurance company.
10. You couldn't choose your own doctor because your insurer gets to decide which doctor you will see even if you are uncomfortable with the doctor they chose for you and even though you have to drive 100 miles to the doctor's office when there is one within a mile of your house.
11. You can't afford to pay the bills so first they cut off your electric and water and then your phone and in another week they are going to repossess your car and foreclose on your home.
12. Your children are hungry and you know they are but you still can't feed them.
13. Your little boy wants to crawl on your lap to play but it is too painful for you to allow him to do that.
14. Your child is halfway through college but you can no longer afford to pay his tuition.
15. You are homeless because your insurance company refused to pay what is due to you and your bills couldn't get paid.
16. Someone is scaring your children because they are always sitting outside your house taking pictures. They keep coming back every day. Sometimes they follow you and your family and dig through your trash.
17. Someone is running around saying you are a fraud even though you are not.
18. Even though you are in severe pain, your doctors tell you it is all in your head or that you are drug seeking and refuse to give you the pain medication you need.

—over—

