

## VOICES, Inc.

The Premier Advocacy Group  
for Injured Workers in  
Florida

- VOICES, Inc. is incorporated as a non-profit organization. It zealously guards that status.
- It advocates for injured workers and educates the Florida legislature by promoting email, telephone, federal mail and personal contact with lawmakers throughout the year.
- It makes its expertise available at governmental commission meetings, legislative hearings, press conferences, and media appearances.
- It makes no recommendations on candidates but rather helps its members to make their own informed decisions by collecting and disseminating unbiased, pertinent information about issues and candidates.
- It maintains as personal a connection as possible with thousands of members who are suffering and maltreated by the Workers Compensation system.



**Our voices WILL be heard!**

*VOICES, Inc. is a non-profit organization that exists to provide assistance, support and advocacy for injured workers. It has over 5000 members in Florida and chapters in North Carolina and California.*

*VOICES, Inc. was started in 1993 by Beverly Haire, herself an injured worker, who vowed that others should not have to go through the same ordeals she has had to endure in the Florida Workers Compensation system.*

*The Academy of Florida Trial Lawyers gave VOICES, Inc. an award recognizing it as one of the premier advocacy groups for workers' rights in the 2002 Florida legislative session.*

For an excellent website about workers compensation, go to:

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

For information specific to Florida, see:

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



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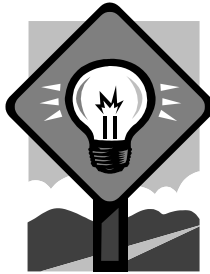
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## Thirty No-Nonsense Reforms For Workers Compensation In Florida



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## Thirty No-Nonsense Reforms For Workers Compensation In Florida



**30 great  
ideas!**

1. Eliminate the 7-day waiting period for lost wage benefits: pay injured workers 100% of their pre-injury wages from the first day of disability.
2. Enact a code of conduct for adjusters, supervisors, claim managers, as well as companies and self-insured's with violation punishable by loss of license/business privileges in the state.
3. Increase the maximum compensation rate to 200% of statewide Average Weekly Wage.
4. Privatize the auditing functions for employers' premium and payroll audits. Provide for injunctive relief to remedy the fraud uncovered by the 1997 Grand Jury report on employer and carrier fraud.
5. Provide strong legislative oversight of the Office of Judges of Compensation Claims.
6. Outlaw the carriers' practice of securing releases for medical records and employment records under false pretenses with violation punishable by loss of license, business privilege in the state, fine and imprisonment. Provide for enforcement by Department of Insurance and Attorney General. Provide for

- injunctive relief.
7. Privatize the audit function for auditing carrier compliance.
8. Require claims personnel to take 5 hours of customer service and benefit delivery training in each licensing cycle to better serve injured workers.
9. Re-enact the 1990 schedule of permanent wage loss benefits OR the 1978 wage loss system and 525 weeks of eligibility for wage loss.
10. Require claims personnel to meet in person quarterly with 25% of the injured workers whose claims they adjust.
11. Restore the cost-of-living increase for permanently totally disabled workers regardless of the age at which PTD is attained.
12. Enact a cause of action for injured workers to sue carriers and their managed care plans at common law for relief to provide timely and appropriate medical care in an emergency. Provide for injunctive relief.
12. Repeal the social security and pension benefits offsets against lost wage benefits, especially permanent total disability benefits.
13. Ensure that judges be independent of political pressure from the executive and legislative branches.
14. Ensure that all financial responsibility for retraining is placed on the employer/carrier.
15. Repeal the illegal rules allowing carriers to challenge or veto a retraining plan (except before a JCC).
16. Increase the death benefit to \$200,000
17. Leave the issues of average weekly determination, claims to pay medical bills, and claims for medical transportation and mileage in the jurisdiction of the Judges of Compensation Claims.
18. Punish employers that fail to rehire or rehabilitate injured workers.
19. Re-enact 520 weeks of temporary total benefits.
20. Punish employers that offer light duty work

- and then refuse to observe the doctor's restrictions.
21. Re-enact 325 weeks of temporary partial disability benefits.
22. Punish employers that underreport payroll.
23. Punish employers that fail to secure the required coverage.
24. Re-enact the 1993 time limits for carriers to investigate prescribed medical treatment; when the time is up, the treatment is deemed authorized.
25. Eliminate fee schedules for medical and hospital care; allow providers to charge the usual and customary fee.
26. Re-enact bad faith attorney fees to punish carriers that fail to investigate claims in a timely manner and that fail to place needed benefits in the hands of the injured workers they serve.
27. Repeal the "specificity" requirement for pleading a petition for benefits, putting the injured worker on an equal footing with plaintiffs in Article V courts.
28. Outlaw settlement of future medical benefits.
29. Enforce the laws as written.
30. Make it worthwhile for carriers to follow the current laws.

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