

*Here is the free work injury report you need to read...*



# **Insurance Companies' Tactics That Can Ruin Your Health and Financial Future, and the Hidden Truth about Work Related Injuries and the Worker's Compensation System!**

**Discover What Most Insurance Companies, Claim Adjusters, And Employers Don't Want You, the Injured Worker, to Know!**

**Keep Reading This Special Report That Reveals:**

- **Insurance companies' tactics (Workers Compensation) that can adversely affect your health & financial future. (You'll be shocked at what they get away with!)**
- **How many employers unknowingly break the law and what you must do to protect yourself.**
- **Why the "Worker's Compensation Appeals Board" is your friend!**
- **What to do if your case has been "denied" or your care has been "unauthorized."**
- **Why the "RIIOD" form is so important!**
- **Why your health care professional must have in-depth knowledge of the Worker's Compensation Labor Codes and preferably not be a "company doctor."**
- **What to do if you are not happy with your health care professional.**
- **What to do if Kaiser, Aetna, and Blue Cross/Blue Shield (your HMO) won't treat your work injury.**
- **How to determine if the pains you are having are work-related.**
- **And Much More...**

**Dear Madame or Sir,**

**Few things are as important as your employment, and more so, the income it provides you. Without that income, mortgages or rents don't get paid, food does not get put on the table, and life can become very stressful, very fast. Few things are worse than financial stress.**

**When you are hurt on the job, and unable to work, the workers compensation insurance carrier becomes your source of income, making you feel like they have great power over you. That too is stressful.**

**Especially When They Don't Pay You, Or Deny You Your Needs!**

**Getting hurt on the job can even make you feel as though your job is in jeopardy. It is often for this reason that you may not get the care or benefits you may be entitled to, or take the actions you should take, simply because you are afraid to do anything about your situation or injury without the employer or insurance company's approval. All too often this lack of action can backfire on you and by the time you realize it, your relationship with your employer or the insurance company has changed and you no longer feel as though they are looking out for your best interests.**

**Further, your completely legitimate claim to benefits may have been reduced by following the advise of the insurance company (Workers Compensation) in seeing one of their "preferred doctors." In many cases the claims adjuster handling your case may be quite pleasant and friendly, and may in fact be doing a good job. But oftentimes...**

**In An Effort to Minimize Your Benefits, Insurance Adjusters Can Lie, Manipulate, Instill Fear, And Generally Seek to Control You and Your Rights!**

**It is common practice (an everyday occurrence) that insurance companies will send letters to doctors, employers, and patients "not authorizing" care or "denying" care or treatment without any legal basis for doing so. In many cases the insurance company knows this, but their own statistics show that this is so effective in reducing costs they do it anyway. Unbelievable, I know, but done every day none-the-less.**

**Here is just one common insurance company strategy and whatever you do...**

**"Don't Let This Financial Blackmail Happen To You!"**



**The insurance company denies your claim until you are broke. Without a job or a source of income, and as a desperate effort to get some money, you waive your future benefits and agree to a lower settlement.**

**As a result of the misinformation or lack of information, some employers, fearing an increase in their insurance premiums, will even unknowingly break the law and...**

- **Hide the work injury,**
- **Fire an injured worker before they file a written claim**
- **And other unethical behavior.**

**Otherwise ethical, responsible companies or individual employers that do such things are themselves acting out of fear and unaware of the consequences. They too can be the victims of fear and manipulation of some industrial insurance profit motivated tactics.**

**After Happily And Loyal Working For Their Employer For Years, Many Now Injured Workers Experience Complete Betrayal By Their Employer...**

- **They're treated differently.**
- **They feel like an outsider.**
- **Their co-workers ostracize them.**

**In some companies, if there are no injuries filed for the quarter, everyone gets a bonus...a prize. Imagine how a legitimately injured worker feels when his or her filing is a source of a loss for all his or her co-workers!**

**Very Interesting!**

**Not very long ago, at the Worker's Compensation Appeals Board\*, they had two articles posted in the meeting and waiting area; both of them were studies that have been conducted on fraud and revealed that fraudulent claims by employees are much less frequent than first thought, and much less common than people think.**

**\* The Appeals board is where applicants (injured workers), their attorneys (if they have one), the insurance company's attorneys (they almost always have one), the insurance adjuster and the doctors all go before the judge to resolve issues. For your information...How many fraud units do you think are investigating insurance companies? A recent article in the San Francisco Chronicle stated "Zero" in California in the last four years! Interesting!?**

**The RIIOD form (Report of Industrial Injury or Occupational Disease) must be filled out properly for you to have an Workers Compensation claim. More than once I have seen a claim denied because the form did not reflect the true circumstances of the injury. Doctors themselves have made these mistakes and unless your doctor is experienced in these kinds of cases, you may have your claim closed or denied outright.**

***Warning!***

## **Here Is One Of The Most Common Tactics Used By Insurance Adjusters To Keep Legitimate Work Injury Victims From Getting Quality Care And Benefits They Deserve...**

**They send a letter to the patient and to his or her doctor and state that “Health Care Benefits are being denied”... Then call the patient and tell them that if they continue with their treatment, they may have to pay for the care out of their pocket.**

**This denial tactic is such common practice, it could almost be considered routine.**

**The insurance companies hope you do not know that in most instances they must pay, and a lot of doctors offices do not know the laws that protect the patient and the doctor, so the insurance company will try this tactic and oftentimes get away with it!**

**Laws specifically state that no matter what, the doctor must bill your industrial insurance company and CANNOT directly charge you for care for your work-related injury!...And if payment is denied, the doctor must seek to get paid through the Workers Compensation Appeals Board.**

**Now, it is also true that many insurance adjusters, employers, and insurance companies follow the law, treat injured workers very fair, and provide great service to the employer, the injured employee and the doctors who treat them.**

**But those people who have that experience are usually not the ones ordering this FREE REPORT.**

**What I commonly find is angered, frustrated, and many times financially devastated injured workers who just do not really know what to do.**

**I have met people who have just quit their job and gave up or were driven to quit by the treatment and abuse they received at work.**

**Another common occurrence is patients who need treatment and are not getting it, or getting treatment that is not helping, or that they do not like or want. For example they are taking medicines that are causing unwanted side effects or are getting therapy that does not seem to focus on the problem areas. Instead they are getting supervised general exercise sessions that are not injury specific and that do not address the actual cause of the problem, pain, or dysfunction.**

**Here Are Some Common Questions I Get From Frustrated Injured Workers...**

**1. “What should I do if I am told who I can and cannot go to for my work injury?”**

**Answer: It is not uncommon for any doctor to be denied authorization to treat the injured worker. That often means absolutely nothing. Only after hearing about the details of your situation can I determine if I can help you or not. Just because you are told where you can and cannot go does not mean you are being told the truth.**

**2. “I want to get care but I belong to Kaiser, Aetna, BlueCross/Blue Shield (your HMO), Etc...and they do not cover workers injuries. What should I do?”**

**Answer: Your personal health insurance has absolutely nothing to do with worker’s compensation (Workers Compensation) or what your treatment options are. Industrial or worker’s compensation insurance is different insurance for on-the-job injuries. The employer pays for it by law. The employee never pays for it by law. One the biggest being, you do not pay for your treatment.**

**3. “The insurance company says it will absolutely not authorize care. What can I do?”**

**Answer: Although there are some legitimate reasons, there are many illegitimate reasons as well. If that is the case, then schedule an appointment with my office immediately. Explain to me the circumstances, and I will help you get this handled. The fact is that there is no way I can effectively explain to you in this report the entire law that applies to this area. Just know it is extensive, and that it is not easy to legally deny care that is needed to an injured worker. What they are telling you is oftentimes no the final answer.**

**4. “Do I need to talk to an Attorney?”**

**Answer: You may, you may not. Until I talk to you and know your situation, it would be difficult to advise you on that. Many injured workers have attorneys, and some do not. But unfortunately there are a small number of attorneys that do not want you to get better! The more you recover from your injury, the more your disability rating goes down. That cuts the total settlement down. This means the attorney gets a percentage of a smaller number.**

**This can be the reason why they tell you not to seek this or that treatment. You may think there is a logical reason, but there is a financial reason! I know that it is unethical, but it does occasionally happen. And the worse part is that we are not talking much in terms of money compared to the pain and agony of you not getting better.**

**5. “My pain is causing me great difficulty at work. What should I do?”**

**Answer: There are job task checklists, physical capacity forms or light duty forms that can be filled out. They cover things like how long you stand, sit, lift, and**

keyboard on the computer and so on. These are key documents I use to determine if you should or should not be working, or what modifications, if any, may be necessary. I may take you off work. I may have you do modified work.

**And The Three Most Common Questions Of All...**

**6. “Can you take me off work?”**

**Answer: Yes, if you need to be off work due to pain or an inability to perform the essential duties of your job. However, if there is an alternative light duty work I think you can do that is offered, I would send you back to work while treating you. It is a judgment call for every doctor, and your input is considered. I take this responsibility very seriously.**

**7. “I am not being paid disability by my work. What do I do?”**

**Answer: If your claim is being disputed, or your claim is being investigated during the first 90 days following a filing and you are not working, you may not be paid disability. In this situation, you would need to go on State Disability to receive payments until the investigation is finished or the dispute is resolved.**

**The State would then recover from the insurance company at a later time by having a lien against your disability benefits. This form is available with the State Disability Office. This claim form is filled out by you and me, and then I sign it and mail it in.**

**8. “I have a doctor now that I am happy with. Why would I see you?”**

**Answer: If you have a doctor that you are happy with, and things are going well with the insurance company and your employer, then you are the exception to the majority who request this report. But, you must be confident that your doctor understands how WCB (Workers Compensation) operates to avoid potential problems in the future. Getting another opinion about your claim and your injuries may be of interest to you.**

**Did You Know?...**

- 1. You may receive treatment for up to five years following an injury in many cases, and in some instances, even if your claim has been “closed.” (I once had an adjuster tell me, “But Doctor that file is closed.”...I said, “Well, we need to reopen it then!”)**
- 2. If your current symptoms are from the injury, even if it was in 1995, 1996, and so on, you may be entitled to reopen your claim for treatment. I have had to do this for patients when their condition progressively got worse or when their current condition is from a flare-up of an older injury.**

**In case you do not already know, my name is Dr. Burbank, owner and director of The Taylor Ranch Injury & Trauma Clinic in Albuquerque NM. We provide second opinions, evaluations, treatment and medical/legal reports. We provide accurate documentation and appropriate care of work-related injuries.**

**For many years, I have been very successful in treating:**

- **LOW BACK INJURIES (Including disc injury)**
- **NECK INJURIES**
- **OTHER INDUSTRIAL-RELATED INJURIES**
- **AUTO ACCIDENT INJURIES**
- **INJURIES INVOLVING NUMBNESS, TINGLING AND WEAKNESS.**

**It has been both my experience and frustration that injured workers are often denied benefits they are entitled to; including things like...**

• **Appropriate health care by a doctor experienced in working within the worker's compensation system (Workers Compensation) and successfully caring for work-related injuries.**

• **Vocational Rehabilitation (job re-training)**

• **Disability Benefits.**

**“My staff and I understand the worker's compensation system!”**

**I would like to make an appointment. Do I need to call the insurance company myself first? Or what do I do?**

**If you have been injured and would like a free consultation, second opinion, or need treatment for your injury, call my office and I will be happy to help you. You do not need pre-authorization from the insurance company, and you do not need to call them first.**

**Thank you for your time and I hope reading this report was helpful to you!**

**Sincerely,**

**Dr. Tyler Burbank**

**P.S. – If you need more help, have more questions, or need more information, set up a free consultation and let my staff know that you only want a consultation. Bring all your documents you have, such as MRI/x-ray results, reports, and other correspondence. I will be happy to help you sort it out.**

Taylor Ranch Injury & Trauma Clinic

6312 Montano Rd NW #C

Albuquerque NM 87120

*(505) 205-1011*

*[www.injurytrauma.com](http://www.injurytrauma.com)*

**WARNING: Making a false workers compensation claim is a felony subject to five years in prison or fine up to \$50,000.**