

California Applicants Attorneys Association



www.DenialofCare.org

 **Voters Injured at Work.org**

FOR IMMEDIATE RELEASE:

Monday, October 6, 2008

Contact: Steve Hopcraft 916/ 457-5546;

steve@hopcraft.com

**INJURED WORKERS' DEATH TOLL MOUNTS:
WIDOW SAYS SCIF'S "DELAYS AND DENIALS
KILLED MY HUSBAND"**

While SCIF directors skimmed millions, they issued fatal denials of care

SACRAMENTO, CA – Desiree Baker, the widow of Joe Baker an injured welder and machinist who committed suicide in despair after fighting unsuccessfully to get the care needed to recover from his work injuries, told a news conference outside the State Compensation Insurance Fund (SCIF) today that “SCIF’s denials and delays killed my husband.” Ms. Baker, from Durham, near Chico, said, “SCIF’s delays in providing care drove my husband, Joe, to shoot himself in despair.” Ms. Baker blamed her husband’s suicide on repeated delays and denials in accepting Joe’s injury and authorizing needed medication, “It was SCIF’s denial of Joe’s treatment and his pain and sleep medications that eventually drove Joe to suicide.”

Joe Baker is at least the fourth injured worker to commit suicide since Gov. Schwarzenegger made deep cuts in care and compensation for injured workers. “SCIF finally accepted Joe’s injury as work-related, but by then we were so deep in a financial hole there was no climbing out,” said Ms. Baker. “I would go to the pharmacy in tears and come home to find Joe crying.”

Joe Baker was born in Woodland, grew up in Chico and worked for 25 years as a welder, and also learned to be a machinist. Two decades of lifting and bending heavy steel wore out two discs in Joe’s back. Joe was in constant pain and became deeply depressed. It was SCIF’s denial of Joe’s treatment and his pain and sleep medications that eventually drove Joe to suicide. We had to seek care under our personal insurance because of SCIF constantly denying medical treatment for Joe’s

injury. That insurance required 20% co-payment for Joe's back surgery and his medications. That burden ultimately forced us to sell the home we had just purchased after so many years of work. Had we not sold it, we would have lost it to foreclosure.

Desi Baker blasted the cuts in workers' comp benefits and the failure to provide timely treatment, "Joe was a wonderful man, husband, father and sportsman. He was a hard worker, and helped to raise his stepdaughter and stepson. Workers compensation insurance was to provide medical care and support. Instead, they denied medications and treatment, driving us into financial, physical and emotional ruin. SCIF broke Joe's hope and drove him to suicide."

A State Department of Insurance audit of the State Compensation Insurance Fund (SCIF) has revealed that Joe Baker is just one of tens of thousands of Californians injured at work who were harmed by SCIF, rather than healed. Among other things, the audit revealed SCIF paid nearly \$20 million in penalties between January and July 2007 for repeatedly delaying and denying appropriate care and compensation to injured workers.

"While SCIF was delaying and denying injured workers' medical care and disability compensation, the insurer was awash in cash from high premiums. SCIF takes in \$3.5 billion a year from California's small businesses, public agencies and nonprofits that often struggle to pay those premiums. They believed their workers would receive appropriate compensation. Nearly half the employers in the state pay State Compensation Insurance Fund to care for and compensate employees like Joe Baker who are injured at work," said Sue Borg, CAAA legislative chair.

Since Governor Schwarzenegger pushed his workers compensation program through the Legislature in 2004, insurance companies have posted record profits. Insurer profits of \$6.6 billion in 2006 were greater than the benefits paid to injured workers (\$6.2 billion). Compensation for disabled California workers has sunk to the bottom among all the states while insurer profits have skyrocketed.

#30#