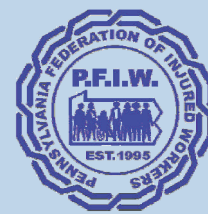


P.F.I.W. Newsletter



Your source for workers' compensation information

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Visit the Injured Worker Memorial Park on Front St. in Harrisburg, PA.



Pennsylvania Federation of Injured Workers has the information you need to be successful while on worker's Compensation.

If you have questions we have the answers about surviving while recovering from a workplace disease or injury.

Call us today:
717-948-1735

"An Injury to One is an Injury to All"

Workers Comp & PA Lawmakers

Michael A Kerstetter, PFIW

The leadership of the PA Legislative bodies still bring legislation to the floor for debate and votes that diminish the rights of an injured worker. This year legislation was introduced that would not permit a treating physician to give injured workers medication to use until a prescription could be processed and filled. This bill was to satisfy the insurance industry and they wanted this added to the workers compensation act so they do not have to reimburse the doctors for the cost of the medication. By passing this legislation the lawmakers are telling injured workers they do not deserve the best medical care that can be provided.

For some reason the PA lawmakers always give the insurance industry special consideration for legislation instead of looking out for the injured workers. This is because the insurance lobbyists offer a huge amount of money to legislators campaign funds whereas injured workers do not.

The Republican controlled Legislature always comes through for the insurance industry. Perhaps it is time to remember that when you go to the polls to vote. The Democrats on the other hand will always look out for the rights of the injured worker.

Make a Difference

As an injured worker it is up to you to let your voice be heard when you feel your rights and benefits have been diminished or you feel that those rights and benefits have been taken away.

Workers that are not injured do not think about workers compensation and therefore don't know when rights and benefits have been diminished or taken away. It is up to you as an injured worker to get them thinking about it. One of the best ways to do that is to contact your PA Representative and Senator. Another way is to use social media like Facebook and Twitter to let other know what you are experiencing. Ask family and friends to do the same

November 2014

Issue 1

because getting the word out of your difficulty using the worker's compensation system in PA will things change.

Another way to make a difference is to join an injured worker advocacy organization. PFIW is always there for injured workers. Joining PFIW will open up an opportunity for you to stand up for your rights and benefits under the PA worker's compensation system.

Don't be silent "MAKE A DIFFERENCE!"

The 100th Anniversary of PA Workers Compensation

The Pennsylvania Bar Association Workers' Compensation Law Section has formed a committee to plan a celebration of the 100th anniversary of the Pennsylvania Workers' Compensation Act. The anniversary date is June 2, 2015. The section, with the fine assistance of PBI's Susan Swope, has constructed a website: www.wc100pa.org.



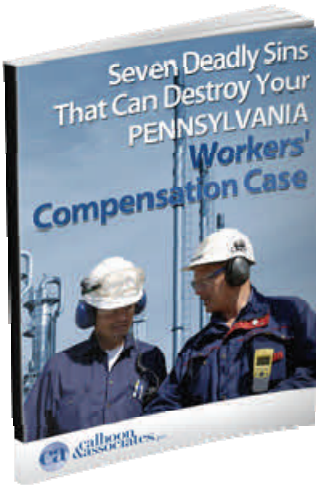
The site contains some informative and moving videos as a nice introduction to the history of workers' compensation. There is also information about a law student essay contest; an artwork gallery from the Philadelphia Bar Association Workers' Compensation Section; and important ways for the workers' compensation community to support this significant event.

PFIW Membership Drive

PFIW is always seeking new members. Anyone that wants to become more involved in helping those injured on the job can join us. Volunteer today and help an injured worker.

“7 Deadly Sins That Can Destroy Your Pennsylvania Workers’ Comp Case”

Calhoon & Associates



IMPORTANT: If you’ve suffered an on-the-job injury in Pennsylvania, your rights and future finances may be in danger. Rest assured that the insurance companies involved WILL do their best to minimize your injury, disability, financial recovery and medical coverage. It’s up to you to get the information you need to protect you and your family — information that can be found in this FREE consumer guide from Calhoon & Associates.

Having dedicated himself exclusively to helping injured workers for over 20 years, Pennsylvania workers’ compensation attorney Ron Calhoon has witnessed firsthand the critical mistakes people make which can jeopardize their ability to recover fair compensation for their workplace injuries or even get the medical care they need. He’s also seen the lengths that insurance companies will go to protect their interests and maximize their profits.

This information-packed, easy-to-follow consumer guide, delivers peace of mind and helps injured workers by revealing:

- What defines a workers’ compensation claim and why it is NOT the same as filing a lawsuit.
- The types of injuries that may entitle you to workers’ compensation benefits (hint: they’re not all from traumatic incidents or accidents. Cumulative “wear and tear” injuries like carpal tunnel syndrome can be covered, too.)
- The 7 critical mistakes to avoid if you’ve suffered an on-the-job injury. Just one of these mistakes, such as failing to adequately report your injury, can sink your claim. How to handle IMEs, adjuster and nurses or case managers that show up at your doctor’s office are some of the important issues covered.
- Why social media sites like Facebook can cause major problems if you’ve filed a workers’ compensation claim.
- The immediate steps to take if you’ve suffered a work injury.
- Workers’ compensation rate schedules.
- How to identify and choose the right workers’ compensation attorney for your claim.

Suffering an injury at work can be frustrating and difficult to handle. Don’t make things worse by trying to navigate the confusing and ever-changing world of Pennsylvania workers’ compensation claims on your own.

As a public service to injured Pennsylvania workers, the law firm of Calhoon & Associates wants to make sure you get the information you need today to make sure that your rights are protected and that you get a fair shake from the insurance companies.

For a limited time Pennsylvania residents can request a FREE copy of Seven Deadly Sins That Can Destroy Your Pennsylvania Workers’ Compensation Case.

Before it’s too late — get the information you need to protect your rights. Fill out the form on the right or below and we will rush you your free Pennsylvania workers’ compensation guide.

Additional copies of this important consumer guide can be purchased on Amazon.com. All profits from the sale of this book will be donated to Kids’ Chance of Pennsylvania, which provides educational scholarships to children who have had a parent who was killed or severely injured while performing work duties.

To get a free copy go to:

www.workinjuryinpa.com



GOVERNOR CORBETT ABOUT TO REINSTITUTE THE COMPANY STORE

Calhoun & Associates

As workers' compensation attorneys who only represents injured workers, we have had numerous clients call in a panic because brick and mortar pharmacies would not fill their prescription due to the fact that the insurance adjuster was not available to approve it or the adjuster denied pre approval for whatever whimsical dishonest reason they happen to come up with that day. Even adjuster's admit the prescription cards issued by the workers' compensation carriers are not worth the paper or plastic they are printed on. For those that do not use Injured Workers' Pharmacy, www.iwpharmacy.com, this leads to unnecessary stress, denied treatment or high out of pocket expenses.

Some treating doctors have taken this issue into their own hands by issuing the necessary medications themselves right out of their own office. The carriers resent this practice as they have no ability to block treatment and argue that because the prices of these prescriptions are not regulated, physicians are taking advantage and charging more than a prescription dispensed by a pharmacy. State Rep. Marguerite Quinn introduced a bill to limit physician dispensing last year. This legislation passed in the House and was amended by a Senate committee. This amended legislation was recently voted on and passed in both the House and Senate on October 22, 2014 and is now on its way to Governor Corbett for his signature.

HB 1846 will effectively stop physician dispensing of all prescriptions to their workers' compensation patients. Ultimately, it requires physicians to dispense only a limited day supply (depending on what type of drugs are being dispensed) of medications and must provide the original NDC code of the manufacturer drug so that the cost may not exceed 110% average wholesale price of the original drug. The dispensing of the medications by physicians is limited to a one-time supply and is limited to the first health care provider. No additional health care providers can seek reimbursement for drugs dispensed under the same workers' compensation claim. Over the years, the legislature has expanded the "treat only with company doctor requirement" from a few days to 90 days. Now, they want to decide where an injured worker can obtain medications for the life of their injury.

The passage of this bill is troubling because not only was it quickly passed, but it is government interference with an injured workers' right to obtain needed medical treatment

THE GENERAL ASSEMBLY OF PENNSYLVANIA

HOUSE BILL

Session of
 No. **1846** 2013

INTRODUCED BY QUINN, MACKENZIE, TURZAI, DIGIROLAMO, BARBIN, COHEN, EVANKOVICH, EVERETT, GERGELY, GINGRICH, GODSHALL, HARHART, MILLARD, R. MILLER, MILNE, NEILSON, OBERLANDER, ROZZI, SAYLOR, SWANGER, WATSON AND KAMPF, NOVEMBER 18, 2013

AS AMENDED ON THIRD CONSIDERATION, IN SENATE, OCTOBER 14, 2014

AN ACT

Amending the act of June 2, 1915 (P.L.736, No.338), entitled, as reenacted and amended, "An act defining the liability of an employer to pay damages for injuries received by an employee in the course of employment; establishing an elective schedule of compensation; providing procedure for the determination of liability and compensation thereunder; and prescribing penalties," further providing for schedule of compensation AND FOR USE OF SAVINGS.

Hire a Workers' Compensation Lawyer

Norfleet & Lafferty, LLC



When you are in pain, the only thing you want to focus on is getting your life back to normal. You don't want to battle the insurance adjuster. You don't want to question what your boss is telling you. You certainly don't want to worry about having to make a choice between losing your job or paying for an injury that happened at work.

Unfortunately, after an on-the-job injury, these concerns often come to the forefront, robbing you of the time you need to take to heal.

When Hiring a Workers' Compensation Lawyer Makes Sense

Hiring a lawyer might feel excessive. You might worry that you will escalate a situation if you show your boss and the insurance adjuster that you doubt what they say. This is a normal reaction.

Hiring a workers' compensation lawyer to help with an on-the-job injury is more common than you might realize. Here are three instances when having a lawyer on your side makes sense.

1. When you need benefits. After an on the job injury, you shouldn't have to pay out of pocket for your medical expenses and time missed from work. That's why your employer has workers' compensation insurance coverage. However, when the insurance adjuster for your employer disputes how much you should receive, you need a lawyer to fight on your behalf. When you need benefits, you need to know your rights. Having a lawyer on your side eliminates doubt in your mind and helps you get what you deserve.

2. After you've received the benefits you need. Once you've received benefits, you might think that the work is over. However, your benefits will eventually come to an end. This could happen sooner than you expect—and sooner than you deserve. Having a lawyer on your side to answer questions, to get familiar with your case, and to prepare for the termination of your benefits is a smart decision.

3. When you need to make a lump sum settlement. Some workers' compensation claims result in a lump sum settlement. This is when the insurance company decides on one total amount of money to pay you instead of negotiating benefits on an ongoing basis. Lump sum settlements are complex and often require you to have a hearing, submit medical evidence, and get expert witnesses to testify on your behalf. Accessing a lawyer's resources and skill set to help with this is invaluable.

Hiring a workers' compensation lawyer can make a tremendous difference in your case. It can be the difference between draining your family's savings on an injury that happened at work and getting the support you need so you can make a full recovery in peace.

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Bus: 877-291-9675
Fax: (717) 695-4988

Chapter Events

Dauphin County Chapter

MONTHLY MEETING SCHEDULE—2nd Tues. each month

Meeting Location to be determined

Next Meeting to be determined

Guest Speaker to be determined

Special Event to be determined

Lehigh Valley Chapter

MONTHLY MEETING SCHEDULE—4th Weds. each month

Meeting Location 1005 Hanover Ave.
Allentown, PA 18109

Next Meeting at 6:30 PM

Guest Speaker to be determined

BINGO—Thursday of every week at 7:00 PM

Dewey Fire House, Hellertown, PA
No Smoking
Cash Prizes

PENNSYLVANIA FEDERATION OF INJURED WORKERS

Application for Membership

Select the Chapter you want to join then mail the form to that Chapter

Dauphin County Chapter 27 Rose Ave. Middletown, PA 17057	Lehigh Valley Chapter 1005 Hanover Ave. Allentown, PA 18109
---	--

Name: _____

Address: _____

City & State: _____

Zip Code: _____ **County:** _____

Phone: _____ **E-mail:** _____

Signature: _____ **Date:** _____

- I am:** An injured worker
 A family member or friend of an injured worker
 A supporter or advocate of the Pennsylvania Federation of Injured Workers

“An Injury to One is an Injury to All”

Join today!

Visit us on the web: www.pfiw.org

PA Federation of Injured Workers

27 Rose Avenue
Middletown, PA 17057-4674

Phone: 717-948-1735

Fax:

E-mail: mak101@comcast.net



The PFIW is always here for injured workers & workplace safety.

“An Injury to One is an Injury to All”

We're on the Web!

www.pfiw.org

What Can I Do to Help Make a Difference?

Many times we are asked; "What can I do? I am only one person". The answer to that is very simple:

1. When a large number of people complain about something it tends to get attention. Contact your Legislators, both Senators and Representatives, to let them know about the problems you are experiencing and ask them to help reform the workers compensation act for injured workers and not employers and their insurers. Also contact the members of the Senate Labor & Industry Committee and the House of Representatives Labor Relations Committee.
2. The real power to make change comes from injured workers and injured worker advocates who have registered to vote and do so. Vote for politicians who care about injured worker rights.
3. You can attend the PA Workers Compensation Advisory Council meetings held at the Bureau of Workers Compensation. Once in a while they allow people who attend the meeting to speak to them. This council is supposed to write legislative recommendations to the Legislators on workers compensation reform. Call or e-mail the Bureau of Workers Compensation for meeting information. 717-783-5421 or ra-li-bwc-helpline@state.pa.us
3. Use social media to get the word out. Facebook and Twitter are a great ways to let other workers know about the problems you have using the workers compensation system in PA.
4. Join the Pennsylvania Federation of Injured Workers. The more members we have the louder our voice will be in Harrisburg.

If all injured workers and injured worker advocates/supporters would register to vote and get one other person or more to do the same, injured workers would then be able to say; "the abuse of injured workers stops now." Votes could be cast for Legislators that would reform the workers compensation act so it would reflect the workers compensation mandate.

If you haven't done it yet get out and register to vote and make your voice heard on election day. Don't assume that others will vote to make the difference. Only you can make the difference, vote!

**Register
&
Vote**



**Register
&
Vote**