

Good afternoon Honorable members of the Labor Committee, and others in attendance. My name is Linda Ares Palermo of Stratford, CT. I am here today not only as an injured person suffering with permanent disabilities which arose from a work related injury for at least 20 years ago, who has been denied medical treatment, medicine and physical therapy treatment , but as a Citizen, speaking in support Senate Bill #61. By way of back ground, I represented my self in my claim which was accepted in or around June 2000, by a commissioner who is now deceased. Over that same period of time persons who had no standing in the matter caused interferences to occur and or various attorneys who appeared rather than keeping in step with the intent of the Act, were more interested in challenging my abilities through their misapplication of it. I was and continue to be denied my right to medical treatment, medication, physical therapy and diagnostic tests. At the onset one or possibly two, Commissioners directed I see a doctor that the respondent insurers and or their attorneys were familiar with. On another occasion a Commissioner ordered, over the objection of the respondent carrier through their attorneys that I see a neurologist for diagnostic testing the purpose of making casual relationship of my back injury to my hip injury and lower extremities. The report supported there is a casual relationship; however this was to no avail. I was granted Social Security Income based on the work related injuries; once my Federal Medicare Insurance was available and the fact it was becoming more difficult for me to ambulate I called Medicare to questioned if they would allow me to received medical treatment, physical therapy and testing under their umbrella - If so, I would want them to place a lien on my Comp file so that the Federal Agency Medicare would appropriately be reimbursed by the respondents' insurance carrier. However, through gross misrepresentations made by the respondent attorneys, the respondent carrier, a commissioner the Chair, the lien remains unpaid, however still intact. I as the injured former employee who was promised Compensation Insurance through the employment agreement entered into with the employer, continue to be denied proper medical, medicine, physical

therapy etc. Therefore, based on the above facts, I whole heartedly support Senate Bill #61, because

- Injured workers would not have to wait for an insurer to pre-approve diagnostic tests requested by their treating physician, which could mean a quicker diagnosis more immediate treatment and subsequently a lower likelihood for further degeneration of the injured area or body part.
- It reduces delays in obtaining medical treatment recommended by their treating physician.
- Insurers could not arbitrarily interrupt or deny their treatment recommended by a treating physician.
- Their treatment would not be interrupted while they were waiting for a hearing to reinstate that treatment.
- It requires insurers to support denials with competent medical evidence.
- It would require commissioners' approval to discontinue authorized medical treatment.
- It gets injured workers back to work quicker AFTER they have been healed properly.
- Injured workers would acclimate better when returning to work after treatment that was not marked by delays, denials and interruptions.
- Injured workers who have a good workers compensation experience would be more likely to want to go back to work.
- Employers would get timely medical treatment for their injured employees which is what they pay their insurers for.
- Workers' Compensation Commissioners would have to use existing procedures.
- It has no fiscal impact
- It gives commissioners more authority to authorize routine and non-invasive treatment at informal hearings.
- Commissioner would have the ability to review entire cases to make decisions concerning disputed treatment.
- It improves the Commission's ability to put treatment into the hands of the treating physician.
- It will make the Worker's Compensation Commission more efficient and effective.

To which I must add Commissioners must stay in step with the intent of the Workers Compensation Act not breach it

Respectfully submitted,
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