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From: [redacted]
Sent: Wednesday, January 21, 2009 1:34 PM
To: Grassley, Casework (Grassley)
Subject: Senate Finance Committee Investigation on Insurance Companies and Social Security

Honorable Senator Grassley,

I would like to take this opportunity to provide information to you that I believe can significantly contribute to your investigation regarding insurance companies forcing claimants to repeatedly apply for Social Security Disability Benefits.

In 1991 while working for [redacted] Corp. in Kuwait I was injured by an exploding ordinance that caused injury to my neck and spine. After a period of time I recovered from my injuries but was left with permanent damage to my spine.

I am 50 years old and until 2006 was employed by [redacted] Corp for 10 years. In early 2006 I was diagnosed with a spinal condition as a result of my 1991 injury that could ultimately lead to permanent paralysis (paraplegic) if left untreated. That's when the nightmare with [redacted], [redacted] began, and now three years later it still continues.

At the onset of my disability I was subjected to terrorizing, abuse and coercion from [redacted] and their third party administrator, [redacted]. Initially my benefits were denied for approximately three months. Then restored, then denied again approximately one month later for another two month period. These denials resulted in my surgery being postponed until November 2006. These denials also resulted in a recovery time that would exceed one year total disability and thus I would lose my job as well.

Approximately one month prior to my surgery I was contacted by [redacted] and told that I must apply for SSDI or my benefits would be terminated. At that time I had a copy of the [redacted] plan certificate that made no requirement to apply for SSDI in the event of a disability. I repeatedly questioned [redacted] about the SSDI requirement and was told again that my benefits would be terminated immediately (one month prior to surgery) if I didn't sign the contract that was sent in the mail. Upon examination of the contract described as a loan from [redacted] I was also required to appeal any denials twice to the ALJ level and turn over any SSDI award to [redacted] as repayment of the "loan". At that point in time I had no choice. During this period of time I also filed complaints with the USDOHHS, Senators Feinstein and Boxer, Rep. Mike Thompson and Assemblyperson Patti Berg. I also filed a complaint with the Office of the Governor of California, all to no avail.

Subsequent to my surgery [redacted] was "kind enough" to refer me to an SSDI attorney, their vendor, [redacted] in Chicago. Mr. [redacted] was quite efficient at his job and simply ignored my protests that I didn't want to collect SSDI as I had purchased LTDI from [redacted]. At the time of the first SSDI application I included a letter to the Social Security Administration that I was being forced and coerced against my will to apply for SSDI by [redacted] and that I was fearful of retaliation if I didn't comply. My first application was denied.

Once again I was contacted by [redacted] the SSDI attorney and told that I need to file an appeal, as [redacted] was going to terminate my benefits if I didn't comply. During the phone interview I stated to the SSDI questioner, that I was being forced and coerced against my will to appeal and that I had purchased LTDI insurance from [redacted]. Once again I contacted [redacted] and questioned the legitimacy of requiring me to apply for SSDI and turn the proceeds over to [redacted] upon receipt. Once again I was threatened. At this time I again filed complaints with various government agencies including the SSA/OIG, to no avail.

Best regards,
[redacted]