

## Vote No on HB1953

### Talking points for SSMRC members when contacting their representative

- House Bill 1953 seeks to change the rules for workers compensation, so that the insurance carrier – and not the injured worker – will get paid first from a third-party settlement, leaving only whatever balance is left for the injured worker.
- Under existing law, the "made whole" clause states that **only** after the injured worker is "made whole" from his injuries (pain and suffering, permanence, lost wages, etc.) can the workers comp carrier have a right of "subrogation." Subrogation is when an insurance company is repaid for the benefits it paid.
- HB1953 will abolish "made whole" and provide that insurance companies must first get reimbursed from any third party verdict or settlement for any benefits it paid to the injured worker. The injured party would be entitled to whatever is left.
- This is a windfall for insurance companies at the expense of permanently injured or disabled workers.
- HB1953 clears the way for insurance companies to double-dip. This bill will enable insurance companies to get paid policy premiums AND get reimbursed for benefits paid to the injured worker.
- HB1953 will deprive injured workers from any form of complete recovery. If they pursue a case against a third-party, their efforts will be enjoyed by the insurance company instead of being available to help the worker get back on his feet.
- This bill will also be a burden on taxpayers. It will force injured workers onto taxpayer-funded government programs such as Medicare and Medicaid, since support from a third-party settlement or verdict will be reduced so that insurance companies can take their cut. This bill will funnel money to multi-billion dollar insurance companies and let the taxpayers pay for the medical care these workers need. This is the definition of big government.
- This bill puts profits over people. It values the insurance company's bottom line over the workers that are out there sweating and toiling to put food on the table. This bill sends a clear message that those workers are less valuable and less important than a nameless, faceless, heartless insurance company.