

SB 112 Letters of Support as of 1/30/18

From: Jeff Lentfer
Sent: Monday, April 24, 2017 8:52 AM
To: Sen. Cathy Giessel <Sen.Cathy.Giessel@akleg.gov>
Subject: Worker Comp Bill

Senator Giessel,

I wanted pass along my thanks and support for your willingness to work on a better path for workers compensation. We run a small business with ~80 or so employees and we care about their safety and want them to have a system in place that protects them in case of an injury on the job. However, the current worker compensation system is very damaging and costly for employers and needs to be reformed.

Thanks your for taking the time and effort to understand the complex issues and work towards a better solution and know that there are many folks out there that do support you and your efforts.

Cheers –

Jeff Lentfer

From: Brad W. Osborne
Sent: Monday, April 24, 2017 1:49 PM
To: Sen. Cathy Giessel <Sen.Cathy.Giessel@akleg.gov>;
Subject: Thank You

Senator Giessel – I want to let you know I appreciate your willingness to work with the Alaska Chamber to put forth a bill to try and address some of the challenges businesses face when it comes to workers compensation in Alaska. We all want our employees to go home safe, that's a given, but when we currently operate in an environment (as examples) where there is no length of time on rehabilitation nor any say when it comes to treatment for business it leads to an environment that becomes very challenging to manage. In a perfect world these points would not be relevant; however as a business leader I have experienced several instances where the system was obviously being worked as the examples above. The current system is very frustrating.

When comparing Alaska's workers comp statistics it doesn't surprise me given what I've seen that we are the worst in this category. As the State adjusts to a low oil price environment this is the time to talk reform in this critical area.

Thanks for working with the Chamber to present legislation that can have a positive impact on all Alaskans.

Respectfully,

Brad Osborne, a constituent in your South Anchorage neighborhood J



Brad Osborne | President

Northern Oilfield Services, Inc.

420 L Street, Suite 101 | Anchorage, AK 99501

From: "Trinity Enterprise Inc dba (Trinity Greenhouse)"

Date: December 14, 2017 at 6:34:52 PM AKST

To: "Sen. Cathy Giessel" <Sen.Cathy.Giessel@akleg.gov>

Subject: Worker Compensation

Dear Senator Giessel:

I am a small businessman dba Trinity Greenhouse in Soldotna. I see where the legislature is working on this program. I have had only had two injuries in 43 years in Soldotna, Alaska.

My first one was several years back and the last one was two years back. My concern is the insurance companies not working on the behalf of the business owner. It seems to be easier to pay the benefits than look at what happened and was it a legitimate injury. On top of that, she was on her last day of work for me and she knew it. I had asked her to do some cleaning to finish the day to give her a few more hours and she decided to water plants instead.

The insurance companies want to get small claims off their books but who pays the price for doing that. My first employee failed to go to scheduled doctor appointments two times and never did see the insurance company doctor. She ended up getting a full months pay. What she claimed happened could not have happened and the investigator and one of my other employees and I could not see how the accident happened without damage to my plants. Here story was that she fell into my potato plants because an arbor just fell on her. But there was no damage what so ever to the plants. We even tried to pull over the item that landed on her with a hose and we could not get it to fall over. There is a lot more to this story and the investigator was not believing her story.

The other problem is that the claim caused my rates to go up and causing me as much harm as what she got paid to my pocket book, maybe even more over the several years of increase. On top of that my insurance company bailed on me for "your premium is not big enough to service" yet we are mandated to have this coverage. The insurance company that I did get insurance from ended up making the increased amounts which was gravy for them. I wonder if that is their plan anyway. Make me pay one way or the other.

I won't take up anymore of your time. I just felt if a injured employee can't make it to the doctors then her claim should be dropped and no benefits given. If the insurance company will not stand up for my due process in the case then rates must not go up for me. You well know that people are very fraudulent in this area of employment claims. Something needs to be done to protect the businesses when the insurance companies just wants to settle a case. The industry wants us to be vigilant and report fraud but are they being vigilant?

I would be happy to talk more to you about this if you feel led to do so. I have want to contact the commissioner on this but am a very busy businessman. Horticultural industry is very time consuming business. I may be retiring soon but I still have a heart for other business that are incurring the same problem. We must stand together and become a team to curb this kind of fraud.

Onward & UPward,

Ron Sexton

Trinity Enterprises Inc. dba Trinity Greenhouse

P.O. Box 882

Soldotna, Alaska 99669

Dear Senators,

Thank you for your work on reforming our very inefficient workers compensation system.

The key improvement will be evidence-based medicine. It is important that our workers be treated according to objective guidelines. This reduces uncertainty and improves results.

Thank you!

Allen Hippler

Vice President

3111 C St

PO Box 241489

Anchorage, AK 99521-1489

From: Caroline Higgins
Sent: Saturday, January 27, 2018 11:54 AM
To: Sen. Cathy Giessel <Sen.Cathy.Giessel@akleg.gov>
Subject: SB112 Workers Compensation Reform

Senator Giessel,

Workers Compensation reform for Alaska is long overdue and I want you to know that I am in full support of SB112.

We know there will be those that oppose any change, and they may be well managed in their opposition, however, that doesn't make their position right. Reforming Workers Compensation is the right thing to do.

The Alaska Chamber has long supported changes to the Alaska workers' compensation insurance statutes that reduces the cost of insurance and continues to emphasize effective treatment programs for those injured on the job.

Tom and I will be in Juneau with the Alaska Chamber next week and look forward to seeing you and providing support for SB112.

Caroline Higgins and Tom Brady

Caroline Higgins

Bidarka LLC

7760 McLure Circle

Anchorage, AK 99507

From: Charity Carmody
Sent: Monday, January 29, 2018 8:34 AM
To: Sen. Mia Costello <Sen.Mia.Costello@akleg.gov>; Sen. Cathy Giessel <Sen.Cathy.Giessel@akleg.gov>
Subject: Senate Bill 112 Work Comp Reform

Hello Senator Costello and Senator Giessel –

I am writing in strong support of Senate Bill 112 - Work Comp Reform. I have been an employer in Alaska for over 20 years in some capacity or another. In the early 2000s, my husband and I owned a general contracting business. Our employees installed built-in furniture and trim mostly. Because we

were a small employer with only 4 employees, we chose to use Swan Employer Services to handle our payroll and cover the insurance and benefit needs. This was a good arrangement for us and they did a great job although that business has been sold since then.

We had an employee that we had hired because he was a friend and needed work. He was the sole provider of his household. Unbeknownst to us, he had an addiction to pain meds. Several months into employment, he said he received a back injury on the job. He went to the emergency room and although nothing was evident in the MRI or X-rays, they gave him more pain meds and put him on light duty. This recurring visit to the emergency room and pain doctors went on for months and months. Finally, our workers comp insurance provider, requested a psych evaluation since there was no medical proof of an injury. The psych evaluation revealed his addiction but it was too late, our work comp policy had already paid out close to \$1mm for his claim. We eventually were able to let the employee go. At that point, Swan ended our contract because our business had become too large a liability for their group work comp and unemployment policies.

This turn of events essentially shut down our business. We did not have the infrastructure to manage employees and policies on our own at the time and the cost of high-risk work comp and unemployment insurance were too great.

I have seen the abuse of our State's work comp system over and over in other businesses I serve as an insurance agent and small business employer. We must take a hard look at what we are doing and encourage greater accountability within the system to guard against abuse and truly help those who need the coverage.

Thank you for all you do for our state and thank you for speaking up about this VERY important issue. If we are going to survive financially as a state, we must diversify the economy and support local businesses in every way we can.

Charity Carmody, Agent

405 W Benson Blvd

Anchorage, AK 99503

www.charitycarmody.com
