





Workers

Compensation

February 2020

### **IN THIS ISSUE**

PAGE 2

From My Blog (SSD) Partially Disabled..

The Founding of Los Angeles: A Colorful Saga

#### PAGE 3

Recipe of the Month: French-Style Bean Stew

PAGE 4

What's Happening....

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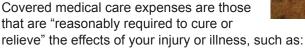


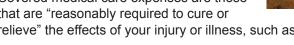


## **Workers' Compensation Medical Expenses** What is Covered and Who Chooses the Doctor

Medical care is covered if you have a workplace injury or illness. The medical claims will be paid via your employer's Workers' Compensation (WC) insurance policy. In some cases, the employer will be self-insured but the medical expenses will be covered.

You should not even receive a medical bill if you filed a WC claim form on time and your treating doctors know that your injury is job-related.





- Medical treatments
- Surgery
- Hospital treatments like nursing, medication, surgical and medical supplies
- Orthotic and prosthetic devices

Coverage for all treatments is subject to utilization review.

#### Can I Choose My Doctor for Workers' Compensation Medical Care?

In California, employees can "predesignate" the doctor that they want to use in the event they are injured at work. This option is available if your employer provides group health coverage. Complete DWC Form 9783 "Predesignation of Personal Physician" to choose your doctor before an injury happens.

If the worker has not predesignated a doctor, he or she must use a doctor chosen by the employer or a physician who is in the employer's medical provider network.

If, however, you were not notified by your employer that you had the option to predesignate a doctor, or did not give you a WC claim form on a timely basis, or did not have proper postings of your WC rights, then you may choose your own doctor who can be outside of your employer's network.

Learn more about how medical expenses are covered in this California Department of Industrial Relations guidebook.

We can help you with your Workers' Compensation claim, or if you feel that your employer violated any California WC laws.

## From My Blog

#### (SSD) Partially Disabled Does Not Qualify For Social Security Benefits

If a person is partially disabled, are they eligible to collect Social Security Disability (SSDI) benefits?

No. You must be totally disabled in order to receive SSDI payments. The Social Security Administration (SSA) defines those who earn more than a certain monthly amount to be engaged in what it calls "substantially gainful activity." For 2020, those monthly amounts are \$2,110 for those who are blind and \$1,260 for the non-blind.

Other disability benefits programs may offer payments to those who are partially disabled – in other words, individuals who have a lasting impairment but are able to return to modified work. These include the Workers' Compensation and Veteran's Administration disability benefits.

Social Security Disability Claim

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But your disability must be total in order to qualify for SSDI benefits.

Click here to read more

## The Founding of Los Angeles: A Colorful Saga

The story of Los Angeles begins thousands of years ago when abundant wetlands, rivers and wildlife comprised the L.A. basin. Groups of hunters and gatherers thrived on our southern California shores and rivers. This is the sight that greeted the first Mexican and Spanish settlers when they arrived around 1769.

The Spanish established a permanent colonial settlement in 1781 on the Porciúncula River, now called the Los Angeles River. The settlement was named in honor of Santa Maria degli Angeli, or Our Lady of the Angeles. Mexican Governor Felipe de Neve persuaded 11 families to relocate from Mexico to his Presidio, or fort.

The city was built in a traditional Spanish style and inland from the ocean, so it would be more protected from attacks. Newly immigrated families received farm lots and buildings.



When Mexico gained independence from Spain in 1821, her flag flew over Los Angeles. European immigrants settled in the city as did more Indians and peoples from Mexico and America. The indigenous peoples were increasingly marginalized and illegally relieved of land titles in the 1820s and 1830s.

The Mexican American War ended in 1848 with the Treaty of Guadalupe Hildago, and California became part of the U.S. Two years later in 1850, California became our 31st state. Los Angeles had been incorporated as a municipality just five months before statehood.

If you or a loved one has been denied <u>Worker's Compensation</u> or <u>Social Security Disability (SSDI)</u> benefits, it's important to get an attorney experienced in these types of cases involved immediately. Call **800.438.7734** for your initial free consultation, either in our office or in the comfort of your own home. The <u>Kenton Koszdin Law Office</u>, <u>Social Security attorney in Van Nuys</u>, can help you navigate the application process for the best possible outcome for you and your family.



# Recipe of the Month French-Style Bean Stew

In honor of American Heart Month, try this savory vegetarian stew packed with protein and fiber that will make meat lovers forget there's no meat!

#### **Ingredients**

- · 2 medium dried bay leaves
- · 6 cups water
- · 8 oz. dried black beans, sorted for stones and shriveled beans, rinsed, drained
- 2 medium carrots (chopped)
- Cooking spray
- 1/2 cup dry white wine (regular or nonalcoholic)
- 1 1/2 tsp. dried fennel seeds (crushed)
- 4 medium garlic cloves (crushed, minced)
- · 8 oz. dried Great Northern beans or other dried white beans, sorted for stones and shriveled beans, rinsed, drained
- 1 large green bell pepper (chopped)
- 1/4 cup light or dark molasses
- 1 large onion (chopped)
- 1/2-3/4 tsp. crushed red pepper flakes
- · 3 medium ribs of celery
- 1/2 tsp. salt
- 1/2 dried thyme (crushed)
- 16 oz. canned, no-salt-added tomato sauce
- 1 1/4 cups fat-free, low-sodium vegetable broth



- 1. In a Dutch oven, stir together the water and beans. Bring to a boil over high heat. Reduce the heat and simmer for 5 minutes. Remove from the heat. Let stand, covered, for 1 hour. Or, put the water and beans in a large bowl. Let stand, covered, for 6 to 12 hours. With either method, drain the beans in a colander, rinse, and drain again. Set aside.
- 2. When the beans are ready, dry the Dutch oven and lightly spray with cooking spray. Cook the celery, carrots, bell pepper, onion, and garlic over medium heat for 20 minutes, or until tender, stirring occasionally. Stir in the remaining ingredients and the beans. Increase the heat to high and bring to a boil. Reduce the heat and simmer, covered, for 2 1/2 to 3 hours, or until the beans are tender, adding water if necessary and stirring occasionally. Discard the bay leaves before serving the stew.





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Workers' Compensation Medical Expenses What is Covered and Who Chooses the Doctor



See Page One

## What's Happening in Van Nuys & Southern California

Feb 16

Sarah McLachlan

Long Beach Performing Arts Center

Long Beach, CA

Feb 18 - Mar 8

Escape To Margaritaville

Los Angeles Theatre

Los Angeles, CA

Feb 21

Air Supply

The Canyon Santa Clarita

Santa Clarita, CA

Feb 26

Tori Kelly

The Wiltern Theatre

Los Angeles, CA

Feb 29 - Mar 1

Leap Day 5k, 10k, 15k, Half Marathon

Long Beach, CA

Mar 6

Michael Bolton

Saban Theatre

Beverly Hills, CA

Mar 7

Blake Shelton

LA Forum

Inglewood, CA

Mar 12 - 31

<u>Hamilton</u>

**Pantages Theater** 

Los Angeles, CA

