

Good morning and thank you for allowing me to tell my story here today. My name is Craig Monatukwa. I am a husband and father of four. I am here in support of HB1408.

In January of 2016, I fractured a vertebrae in my back on the job. I went through the correct steps to get WSI involved and followed their protocol concerning reporting the accident, etc.

It took them almost a year to decide that I needed a fusion of my L5-S1 vertebrae. In that time, I worked as I could and followed the doctor's orders. But I developed neuropathy due to the continued damage to my back and nervous system in my leg while I waited for WSI to approve the spinal fusion. After the fusion was finally approved and done, while I was still not fully recovered, my company released me through the FMLA loopholes.

The neuropathy was permanent and continued to cause me problems, so the decision was made to proceed with a Spinal Cord Stimulator; an implant into my back to attempt to give relief to the nerve damage. It works, somewhat, but the problem is that I was not allowed to keep my CDL with the implant.

My CDL was how I was making a good living. I was making approximately 22 dollars an hour with roughly 15 hours a week of overtime available. My company paid for the entire family health insurance premium, a benefit that other companies that paid more didn't offer. They also contributed to a 401k for me. I don't recall all of the details, I never thought I would need to. This are the primary reasons I took the job with that company; I have a family and preferred the healthcare and retirement over a couple dollars an hour in wages.

When I got hurt, WSI only took into consideration my actual wages, not the benefits. I was forced to get health insurance through the Marketplace, at my own expense. It is a big deal, especially with the current cost of family health insurance. I also had a retirement plan with my former employer, which I have been forced to cash out in order to afford life in general.

All of this being said, my current issue is that I believe the WSI system is broken. I have felt neglected by the people that are supposed to help me get back to where I was and the retraining I am receiving does not feel adequate to re-enter the job market at a competent level. I have tried to express my concerns to the case workers but have not received reassuring answers. In fact, I received this quote ". I wish I could guarantee your income would be the same as it was before, but I can't. WSI can't guarantee that either. " In my mind, WSI is there for just that; to guarantee that my life is back to as close as possible to what it was, kind of like auto insurance makes your car look like it was never hit...

I am very frustrated because now that I am done with my retraining, I am in the process of looking for jobs. The only ones that I have found are at a much lower payrate and do not have many, if any benefits available. My wife works part-time, and therefore does not have anything available to her beyond AFLAC, which is very minimal.

WSI's standard of 2/3 of my take home pay does not account for the benefits I received from my employer; benefits that I specifically took into consideration when I took the job. I could have easily taken a job that paid several dollars more an hour, which would have made the benefits from WSI greater, but instead, I looked to what would serve my family the best; health insurance and retirement. If I had thought I would have been in this position, where WSI was involved, I definitely would have gone for the higher wages, because over the course of the past 5 years, it would have significantly added up.