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Michael J. Jensen, PT, MPT  
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Re: *Lockhart Lien*

Dear Mike:

You recently spoke to my paralegal about your negative view of *Lockhart Liens*. Please be more open-minded. The attorney fee lien applies to medical benefits only when the insurer wrongfully denies liability for medical costs. Stated another way, the claimant attorney acquires a lien only if he forces the insurer to pay. Insurers portray the attorney as the problem, but it is the insurer that denies coverage and causes your lower payment. Without my work, your patient would be denied all medical care.

The insurer's duplicity extends to the Legislature. Over the past fourteen years, the insurance companies have thwarted our attempts to correct this injustice. During the last session, I testified before State Senate and House Committees to request a change in the law, but several insurance company lobbyists fought the bill. Specifically, in 2007, Senate Bill 426 would have forced the insurers to pay medical providers in full in these circumstances, but the insurers stopped the bill. We will try again next year, so please join the claimants' fight to force insurers to pay medical providers in full. Finally, please do not blame me for charging for work that I do. I must be paid if I am forced to go to court to secure medical treatment, just as you must charge something for your fine work. A number of physicians and medical organizations supported our legislative efforts in 2007, so I invite you to support our efforts in the future. Thank you.

Sincerely yours,

Thomas J. Murphy

TJM/ljp