

Article 5 – Disability suit leads to change in focus

By Keri Brenner, IJ reporter

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With a \$7.67 million disability lawsuit award under appeal, Novato chiropractor Joan Hangarter is focusing on helping people "make miracles."

Hangarter, 54, whose three-year-old case against Tennessee-based UnumProvident Corp. is under review by the 9th U.S. Circuit Court of Appeals in San Francisco, is launching a motivational seminar series Saturday in Marin.

Two, two-hour workshops, each titled "How Would You Finally Like to Have Your Own Miracle This Christmas Season?" will be offered from 10 a.m. to noon, and from 1 to 3 p.m. at the Novato Oaks Inn, 215 Alameda del Prado, Novato. The cost is \$49.

"Many people have a dream that they have not allowed themselves to follow," said Hangarter, who was impoverished after the disability insurer cut off her \$8,100 monthly benefits in 1999. "When you get to a certain point in life, or you have a major disaster, you can take that adversity – those obstacles – and turn them into fuel to get on a path that's more focused on your destiny."

The seminars are one of the ways Hangarter said she is fulfilling her goal – to heal and inspire others.

"Crisis changes your life and you have no choice," said Hangarter, whose self-published book, "Make Your Life a Miracle," debuts this fall. "You have to make a stand to recreate your life so that it will be on purpose for

you – that's how you change your life and that's what brings the miracles to you."

Hangarter, a divorced mother of two, had a chiropractic practice in Berkeley until she suffered arm, shoulder and neck injuries in an auto accident. UnumProvident began paying monthly disability benefits but then canceled them – a company strategy, Hangarter contended in a lawsuit, to increase profits.

A unanimous federal jury ruled in Hangarter's favor on Feb. 4, 2001, awarding her \$7.67 million – including \$5 million in punitive damages. The appeals court has not yet scheduled oral arguments in the case and Hangarter has not yet received any money, said Hangarter's attorney, Marin resident Ray Bourhis, of Bourhis & Wolfson, San Francisco.

"What I think is disturbing about all of this is that these big companies are really above the law," said Bourhis, whose book on UnumProvident, tentatively titled "Infectious Greed," will be published next year. "I don't think people realize how our democratic institutions are being stolen by corporations willing to do anything to increase revenues – and not just one company; it's across the board."

Bourhis said Hangarter's case "led the way in terms of holding UnumProvident accountable." He has since taken on more than 15 similar cases and has established a Web site, www.insuranceconsumers.com, with information on disability cases and other insurance matters.

UnumProvident has been the subject of media controversy, both on the air and in print. In November 2002, "60 Minutes" did a segment on the company, interviewing former workers who said they were given incentives to cancel policies.

In January, a Marin jury awarded Novato eye surgeon Dr. Randall Chapman \$31.7 million – including \$30 million in punitive damages – in a similar but unrelated case against UnumProvident. That case, under appeal at the California Court of Appeal in San Francisco, will probably be heard next

summer or fall, said Chapman's attorney, Arnold Levinson of Pillsbury & Levinson, San Francisco.

Hangarter and her children, forced to live on welfare and food stamps after UnumProvident filed the appeal, formed a Miracle Makers Club to support each other in focusing on dreams and goals

They began extending the Miracle Makers Club to the community last winter, speaking before groups and forming a support network. That led to Hangarter's book, a Web site and the seminars. Part of the workshops are to take participants through a series of transformational steps – such as writing down all the fears that block success.

"I couldn't stand being a victim anymore," Hangarter said. "From learning what my purpose is, I learned the steps that you need to take to live your dreams.

"You don't have to believe," she added, "you just have to take the steps."