ORIGINAL | A6015 91105 1 Scott C. Glovsky, Bar No. 170477 Danae A. McElroy, Bar No. 268743 2 LAW OFFICES OF SCOTT GLOVSKY, APC SUPERIOR COURT OF CALIFORNIA COUNTY OF LOS ANGELES 100 E. Corson St., Suite 200 3 Pasadena, CA 91103 Telephone (626) 243-5598 4 MAR 07 2013 Facsimile (866) 243-2243 John A. Clarke, Executive Officer/Clerk 5 6 Attorneys for Plaintiffs Jalal Afshar and Maryam Afshar 7 8 SUPERIOR COURT FOR THE STATE OF CALIFORNIA 9 FOR THE COUNTY OF LOS ANGELES - CENTRAL DISTRICT 10 11 BC502511 12 JALAL AFSHAR, an individual; MARYAM Case No.: AFSHAR, an individual, 13 Plaintiffs, COMPLAINT AND DEMAND FOR 14 JURY TRIAL VS. 15 1. Breach of the Duty of Good Faith and Fair Dealing; 16 KAISER FOUNDATION HEALTH PLAN, INC.; SOUTHERN CALIFORNIA 17 2. Breach of Contract: PERMANENTE MEDICAL GROUP; and DOES 1 through 100, inclusive, 18 3. Business & Professions Code section 17200; 19 Defendants. 4. Intentional Infliction of 20 **Emotional Distress** 21 5. Negligent Infliction of Emotional 22 **Distress** LEA/DEF#: 23 24 Plaintiffs allege based on their own knowledge with respect to their own acts and off ation and belief with respect to all other matters: 25 26 27 information and belief with respect to all other matters: 28

COMPLAINT AND DEMAND FOR JURY TRIAL

ري احاد اريا

8

1415

16

17

18

19

2021

22

23

24

25

2627

다 급 28 는

 $\langle \chi_i \rangle_i$

GENERAL ALLEGATIONS

1.

INTRODUCTION

1. Plaintiff Jalal Afshar ("Afshar") suffers from Castleman's disease, an extremely rare condition that causes, among other things, anemia and overgrowth of the lymph nodes. Afshar is covered under a policy of insurance issued by Kaiser Foundation Health Plan ("Kaiser"), and was being treated by a Kaiser oncologist for his Castleman's disease. In approximately January 2012, Afshar developed a growth in his abdomen that caused him discomfort. Although he had been somewhat stable prior to that time, incremental changes in his body began to take a toll on Afshar's overall health and ability to function normally. Afshar sought out the advice and help of his Kaiser oncologist, who told him "I don't know what to do with you," and said that she had "run out of ideas and options" for his treatment. Afshar was not content to give up on his treatment, so, with no assistance from Kaiser, he researched doctors with experience in treating Castleman's disease and found Dr. Frits van Rhee. Dr. van Rhee is an expert in Castleman's disease with over 20 years of treating patients with the disease at the University of Arkansas in Little Rock, Arkansas. Dr. van Rhee evaluated Afshar, and Afshar began chemotherapy for his condition in April 2012 under Dr. van Rhee's care. However, Kaiser denied Afshar's treatments with Dr. van Rhee—even though Afshar's Kaiser oncologist had told Afshar that she did not know how to treat him. Afshar returned to Los Angeles from Little Rock on May 17, 2012 to recover from his first round of chemotherapy, but developed a severe calcium deficiency and had to be admitted to a Kaiser hospital. After three weeks in and out of the hospital, Afshar's Kaiser doctors once again told Afshar there was nothing more they could do for him. They offered him palliative care and morphine to relieve his pain: Kaiser was sending Afshar home to die. But Afshar refused to accept Kaiser's death sentence. He informed his Kaiser doctors that he wanted to return to Dr. van Rhee's care. Afshar went back to Little Rock and has been back under Dr. van Rhee's care since June 17, 2012. Kaiser has denied, and continues to deny Afshar's life-saving treatments with Dr. van Rhee.

2. This action arises out of a deliberate strategy and business practice on the part of Defendants to systematically deny medically necessary care that Kaiser is unable to provide itself. Based on a consistent pattern and practice, Defendants routinely deny medically necessary treatment requested by members' medical professionals on invalid and unjustified and unjustifiable grounds for the sole purpose of saving money and, ultimately, cause the premature death of members, thus relieving Defendants of the continuing financial obligation to provide care and treatment to desperately ill people.

2.

THE PARTIES

- 3. Plaintiff Jalal Afshar is, and at all relevant times was, a resident and citizen of the County of Los Angeles and the State of California.
- 4. Plaintiff Maryam Afshar is, and all relevant times was, a resident and citizen of the County of Los Angeles and the State of California.
- 5. Defendant Kaiser Foundation Health Plan ("KFHP") is a California corporation authorized to transact and transacting business in California with its principal place of business in California.
- 6. The true names and capacities, whether individual, corporate, associate or otherwise, of defendants named herein as Does 1 through 100, inclusive, are unknown to plaintiff, who therefore sues said defendants by such fictitious names. Each of the defendants named herein as a Doe is responsible in some manner for the events and happenings hereinafter referred to, and some of plaintiff's damages as herein alleged were proximately caused by such defendants. Plaintiff will seek leave to amend this complaint to show said defendants' true names and capacities when the same have been ascertained.
- 7. At all times mentioned herein, each of the defendants was the agent or employee of each of the other defendants, or an independent contractor, and in doing the things herein alleged, each such defendant was acting within the purpose and scope of said agency and/or employment and with the permission and consent of each other defendant.

9

14

15

16

17 18

19

20

2122

23

2425

(A,d

26 27

ご 28

 (μ_i)

3.

FACTUAL BACKGROUND

- 8. At all relevant times, Afshar was covered under a Kaiser Permanente conversion plan, Medical Record No. 00-17223374, which he purchased directly from KFHP. The material terms of the plan provide that KFHP will pay for all medically necessary treatment provided, prescribed or authorized by Plaintiff's physicians.
- 9. Afshar has multicentric Castleman's disease, as well as POEMS syndrome. According the National Institutes of Health, Castleman's disease is a lymphoproliferative disorder affecting the lymph nodes and related tissues. Multicentric Castleman's disease affects more than a single group of lymph nodes, and can affect other organs containing lymphoid tissue. People with multicentric Castleman's disease often have serious infections, fevers, weight loss, fatigue, night sweats, anemia and nerve damage that can cause weakness and numbness in their limbs. This disease may weaken the immune system, making it very hard to fight infection—in fact, infections in people with multicentric Castleman's disease can be fatal. Multicentric Castleman's disease is typically treated with surgery, chemotherapy or radiation therapy, but the disease is so rare that there is not a standardized treatment for it that works in every case. When multicentric Castleman's disease fails or stops responding to the more common treatments, doctors may recommend high-dose chemotherapy followed by a stem cell transplant. This procedure is complex, serious and typically expensive. POEMS syndrome is an extremely rare multisystem disorder that is frequently co-existent with Castleman's disease. This syndrome is defined by the five many features of the disease—polyneuropathy, organomegaly, endocrinoapathy, monoclonal gammopathy and skin changes.
- 10. Afshar was diagnosed with Castleman's disease in 2005 at 50 years of age. After Afshar was diagnosed with Castleman's disease, he was placed under the care of Dr. Iman Abdalla, an oncologist at Kaiser Permanente in Los Angeles. Afshar was the <u>first</u> patient with Castleman's disease his doctors at Kaiser had ever encountered, and they had no experience in treating the disease. His Kaiser doctors attempted to treat him, but his treatment regimen did not

ائين. زين halt the progression of his Castleman's disease or the dangerous overgrowth of his lymph nodes. Afshar was forced to stop working in 2009 due to the side effects of his extreme anemia.

- 11. By January 2012, Afshar's ability to function normally had been even more seriously compromised: he had significant difficulty breathing, edema in his limbs and stomach, and uncomfortable sensations in his legs that led to constant insomnia. He had also developed what felt like a growth in his abdomen, and his breathing difficulties increased as his stomach grew. Afshar sought the help of Dr. Abdalla, his Kaiser oncologist. The oncologist chalked up the growth Afshar felt in his abdomen to "middle-age fat" and a "sedentary lifestyle." When Afshar sought additional treatment for his unbearable condition on or about February 6, 2012, Dr. Abdalla told Afshar that she had run out of ideas and options for further treatment for him, and told him, "I don't know what to do with you."
- 12. Despite Kaiser's inability to treat him, Afshar was determined to find an effective treatment for his conditions. He began researching Castleman's disease and found Dr. Frits van Rhee ("Dr. van Rhee") at the University of Arkansas for Medical Sciences in Little Rock, Arkansas. Dr. van Rhee is the preeminent national expert in treating Castleman's disease and has over 20 years of experiencing treating the disease. Afshar obtained a referral from Dr. Abdalla to see Dr. van Rhee, and in March 2012 he traveled to Little Rock, Arkansas for testing and evaluation.
- 13. Afshar underwent five days of extensive testing and exams with Dr. van Rhee to assess his condition and progression of the disease. Dr. van Rhee found that Afshar's distended abdomen was not due to middle-aged fat or his sedentary lifestyle, but was actually ascites (edema of the abdomen) due to excessive water retention in the tissues.
- 14. Dr. van Rhee prescribed a course of chemotherapy to shrink Afshar's lymph nodes and to have his stem cells collected for a future stem cell transplant. Afshar returned to Little Rock to begin treatment on April 28, 2012. However, on April 27, 2012 the insurance liaison at University of Arkansas Medical Sciences informed Afshar that Kaiser had denied coverage for the treatment because Afshar could receive the same treatment in Los Angeles. Afshar appealed this decision twice over the phone, once on April 27, 2012 and once on May 22,

2012 and proceeded with treatment under Dr. van Rhee's care given that Dr. Abdalla had already admitted that she did not know how to treat him, and given that all of the past treatment Kaiser had offered had been ineffective.

- 15. On May 11, 2012 Kaiser again denied Afshar's request for chemotherapy and a stem cell transplant on the fraudulent grounds that those services were available within the Kaiser network.
- Afshar finished his first course of treatment with Dr. van Rhee and returned to Los Angeles to recover on May 17, 2012. The chemotherapy had successfully softened some of the lymph nodes in Afshar's neck, and he was scheduled to return in 10 days for a second round of chemotherapy. However, during the intervening ten days, he was admitted to the emergency room because his calcium levels were dangerously low. Afshar was in the hospital for three days until his calcium was stabilized, but by that point his abdominal edema and breathing problems had worsened.
- 17. Kaiser then referred Afshar internally to a Dr. Sahebi in the bone marrow transplant department. On June 4, 2012, Afshar met with Dr. Sahebi and she told him that she had consulted with Dr. van Rhee about having Afshar's treatment transferred to Kaiser, including having his future stem cell transplant occur in a Kaiser facility. Afshar then underwent a 12-hour course of chemotherapy under her direction (though it was not the same drug combination as would have been administered by Dr. van Rhee).
- 18. Afshar was discharged on June 8, 2012 following the chemotherapy, but his legs were significantly swollen and his breathing had become even more labored and difficult. On June 10, 2012 he developed a fever and was re-admitted to the emergency room where he was treated with antibiotics. His blood pressure dropped and he was transferred to the intensive care unit.
- 19. On June 13, 2012 Dr. Brian Kurose, one of the doctor's on Afshar's medical team, consulted privately with Afshar's wife, Maryam. He told her that Afshar's medical team had come to the conclusion that Afshar's condition was "without hope" and that "there was nothing else they could do." Dr. Kurose also told her that a stem cell transplant, which had been

2

3

4

5

7

8

recommended by Dr. van Rhee, would not help his condition. The medical team would not proceed with any further treatment other than palliative home care that would administer morphine to make him more comfortable. Afshar's doctors were sending him home to die.

- 20. On June 14, 2012 a hospital chaplain and a representative from the palliative care services division visited with Afshar early in the day—before the doctors had even informed him that they believed his case was hopeless. The chaplain and palliative care representative offered him a packet of information and a "Do Not Resuscitate" authorization form.
- 21. A few hours later, Dr. Kurose returned to break the news to Afshar. Afshar informed the doctor that since Kaiser admittedly had no capacity to treat him, that he would choose to return to Dr. van Rhee to continue his treatment.
- 22. Afshar contacted Dr. van Rhee, and Dr. van Rhee advised him to return immediately for treatment. Afshar arrived in Little Rock on June 19, 2012 and started treatment.
- 23. Kaiser initially paid some of Afshar's bills for his treatments with Dr. van Rhee, but then demanded a refund and refused to pay for Afshar's treatment with Dr. van Rhee. As a result Afshar has accumulated more than \$1,868,442 in medical bills. Kaiser denied Afshar's treatments with Dr. van Rhee again on August 1, 2012 on the grounds that Kaiser was not contacted to obtain authorization prior to the provision of services.
- 24. Afshar's treatment with Dr. van Rhee was medically necessary and Defendants' denials of Plaintiff's claims shocks the conscience. If Afshar had not returned to Dr. van Rhee's care, Afshar may not be alive today, and would not have received any further care or treatment save the palliative care and morphine Kaiser offered.
- 25. Plaintiff is informed and believes and thereon alleges that Kaiser is engaging in a routine pattern and practice of refusing and denying authorization for life-saving treatments determined by treating physicians to be medically necessary. Plaintiff is informed and believes and thereon alleges that this pattern and practice is engaged in by Kaiser for the purpose of reducing its own financial obligations at the sacrifice of the life and health of its members.

///

///

(101) (101)

 $\left(\underbrace{}_{\alpha}\right)_{i,j}$

4.

ERISA

26. This lawsuit is not subject to the Employee Retirement Income Security Act, 29 USC § 1002 *et seq.* ("ERISA"). The policy at issue was a conversion policy. Conversion policies are not subject to ERISA preemption. *Waks v. Empire Blue Cross/Blue Shield*, 263 F.3d 872, 876 (9th Cir. 2001).

5.

FIRST CAUSE OF ACTION

(Breach of the Duty of Good Faith and Fair Dealing)

PLAINTIFF AFSHAR, FOR A FIRST CAUSE OF ACTION AGAINST
DEFENDANTS, AND EACH OF THEM, INCLUDING DOES 1 THROUGH 100, FOR
BREACH OF THE DUTY OF GOOD FAITH AND FAIR DEALING, ALLEGES:

- 27. Plaintiff refers to each and every paragraph of the General Allegations and incorporates those paragraphs as though set forth in full in this cause of action.
- 28. Defendants, and each of them, including DOES 1 through 100, have breached their duty of good faith and fair dealing owed to Plaintiff by unreasonably and in bad faith denying medically necessary treatment including, but not limited to, chemotherapy, stem cell transplant and the other treatment provided in Arkansas. In addition, defendants have violated their duty under the Health & Safety Code § 1367 to provide ready referral of patients to other providers consistent with good professional practice.
- 29. Plaintiff is informed and believes and thereon alleges that Defendants have breached their duties of good faith and fair dealing owed to Plaintiff by other acts or omissions of which Plaintiff is presently unaware and which will be shown according to proof at the time of trial.
- 30. As a proximate result of the aforementioned unreasonable and bad faith conduct of Defendants, Plaintiff has suffered, and will continue to suffer in the future, damages under the Policy, plus interest, and other economic and consequential damages, for a total amount to be shown at the time of trial.

- 31. As a further proximate result of the aforementioned wrongful conduct of Defendants, Plaintiff has suffered anxiety, worry, mental, and emotional distress, all to plaintiff's general damage in a sum to be determined at the time of trial.
- 32. As a further proximate result of the unreasonable and bad faith conduct of Defendants, Plaintiff was compelled to retain legal counsel and expend costs in an effort to obtain the benefits due under the Policy. Therefore, Defendants are liable to Plaintiff for those attorneys' fees and litigation costs reasonably necessary and incurred by Plaintiff in order to obtain the Policy benefits in a sum to be determined at trial.
- 33. Defendants' conduct described herein was intended by the Defendants to cause injury to Plaintiff or was despicable conduct carried on by the Defendants with a willful and conscious disregard of the rights of Plaintiff, or subjected Plaintiff to cruel and unjust hardship in conscious disregard of Plaintiff's rights, or was an intentional misrepresentation, deceit, or concealment of a material fact known to the defendants with the intention to deprive Plaintiff of property, legal rights or to otherwise cause injury, such as to constitute malice, oppression or fraud under California Civil Code section 3294, thereby entitling plaintiff to punitive damages in an amount appropriate to punish or set an example of Defendants.
- 34. Defendants' conduct described herein was undertaken by the corporate Defendants' officers or managing agents, identified herein as DOES 1 through 100, inclusive, who were responsible for claims supervision and operations, underwriting, communications and/or decisions. The aforementioned conduct of said managing agents and individuals was therefore undertaken on behalf of the corporate defendants. Said corporate Defendants further had advance knowledge of the actions and conduct of said individuals whose action and conduct were ratified, authorized, and approved by managing agents whose precise identities are unknown to Plaintiff at this time and are therefore identified and designated herein as DOES 1 through 100.

SECOND CAUSE OF ACTION

(Breach of Contract)

PLAINTIFF AFSHAR, FOR A SECOND CAUSE OF ACTION AGAINST DEFENDANTS, AND EACH OF THEM, INCLUDING DOES 1 THROUGH 100, FOR

BREACH OF CONTRACT, ALLEGES:

- 35. Plaintiff refers to each and every paragraph of the General Allegations above and incorporates those paragraphs as though set forth in full in this cause of action.
- 36. Defendants, and each of them, owed duties and obligations to Plaintiff under the Policy including, without limitation, the duty to provide for and pay for medically necessary treatment including, but not limited to, chemotherapy and a stem cell transplant. Defendants engage in a pattern and practice of wrongfully denying such medically necessary care to members.
- 37. Defendants, and each of them, breached terms and provisions of the Policy by failing and refusing to pay benefits under the Policy as alleged.
- 38. As a direct and proximate result of Defendants' conduct and breach of its contractual obligations, Plaintiff has suffered damages under the Policy in an amount to be determined according to proof at the time of trial.

THIRD CAUSE OF ACTION

(Violation of Business & Professions Code section 17200)

PLAINTIFF AFSHAR, FOR A THIRD CAUSE OF ACTION AGAINST
DEFENDANTS AND EACH OF THEM, INCLUDING DOES 1 THROUGH 100, FOR
UNFAIR COMPETITION IN VIOLATION OF CALIFORNIA BUSINESS AND
PROFESSIONS CODE SECTION 17200, ALLEGES:

- 39. Plaintiff refers to each and every paragraph of the General Allegations and above and incorporates those paragraphs as though set forth in full in this cause of action.
- 40. Plaintiff has suffered injury in fact and lost money and property as the result of Defendants' conduct as alleged herein.
- 41. Defendants, and each of them, have committed acts of unfair competition as defined by Business and Professions Code section 17200, et seq. ("UCL"), by:
 - a. In violation of California law, rendering medical decisions hindered by fiscal and administrative management in violation of Health & Safety Code Section 1367(g).
 - 42. Plaintiff and the general public have been damaged by Defendants' violations of

 (ω)

the UCL.

1

2

3

4

5

6

7

8

- 43. There may be other unfair, unlawful, or fraudulent business practices engaged in by Defendants of which Plaintiff is currently unaware. Plaintiff will seek leave to amend this complaint when such other and further unfair, unlawful, or fraudulent business practices become known. Plaintiff is a victim of these unfair business practices and has suffered an injury-in-fact and has lost money or property as the result of these unfair business practices.
- 44. Plaintiff alleges that the unlawful business practices alleged above are continuing in nature and are widespread practices engaged in by Defendants.
- 45. On behalf of himself and as a representative plaintiff under Business & Professions Code section 17200, Plaintiff respectfully requests an injunction against Defendants, and each of them, to enjoin them from continuing to engage in the unlawful, unfair, or fraudulent conduct alleged herein.
- 46. On behalf of himself and as a representative plaintiff under Business & Professions Code section 17200, Plaintiff respectfully requests that this Court order restitutionary relief or such other equitable relief as necessary and permitted under Business & Professions Code section 17203.

FOURTH CAUSE OF ACTION

(Intentional Infliction of Emotional Distress)

PLAINTIFFS, INDIVIDUALLY, FOR A FOURTH CAUSE OF ACTION AGAINST DEFENDANTS AND EACH OF THEM, INCLUDING DOES 1 THROUGH 100, FOR INTENTIONAL INFLICTION OF EMOTIONAL DISTRESS, ALLEGE:

- 47. Plaintiffs incorporate by reference each and every allegation of the Complaint as though set forth in this cause of action.
- 48. In so doing, Defendants pursued an outrageous course of conduct, intentionally or recklessly, proximately causing Plaintiffs severe emotional distress, shock and other highly unpleasant emotions.
- 49. As a direct and proximate result of the aforementioned conduct of Defendants, Plaintiffs have been damaged in a sum in excess of the jurisdiction of this Court to be determined

according to proof at trial of this matter; said amount being the decreased coverages and the amounts of unpaid claims, plus interest to date, and continuing hereinafter until paid.

- 50. As a further direct and proximate result of the aforementioned conduct of Defendants and each of them, Plaintiffs have suffered and continue to suffer severe mental and emotional distress, including, but not limited to, frustration, depression, nervousness, anxiety and stress, and have thereby incurred general damages in a sum in excess of the jurisdiction of this Court to be determined according to proof at time of trial.
- 51. As a further direct and proximate result of the aforementioned conduct of Defendants, and each of them, Plaintiffs have suffered special damages in an amount according to proof at the time of trial.
- 52. The conduct of Defendants as described hereinabove was despicable and fraudulent and was further done willfully, oppressively, maliciously, and with conscious disregard of the rights of Plaintiff, and with the intent to annoy, harass or injure plaintiff such that Plaintiff is entitled to a recovery of exemplary damages.

FIFTH CAUSE OF ACTION

(Negligent Infliction of Emotional Distress)

PLAINTIFFS, INDIVIDUALLY, FOR A FIFTH CAUSE OF ACTION AGAINST DEFENDANTS AND EACH OF THEM, INCLUDING DOES 1 THROUGH 100, FOR NEGLIGENT INFLICTION OF EMOTIONAL DISTRESS, ALLEGE:

- 53. Plaintiffs refer to each and every paragraph of the General Allegations and incorporates those paragraphs as though set forth in full in this cause of action.
- 54. Kaiser knew, or in the exercise of reasonable diligence should have known, that plaintiffs depended on Defendants and trusted Defendants to provide the health care benefits promised under the health care plan. Kaiser knew, or in the exercise of reasonable diligence should have known, that the unreasonable, improper and unfair denial of medically necessary treatment, at a time when he was fighting a battle with Castleman's disease, would cause, and did cause, severe emotional distress to plaintiff Afshar and to his wife, plaintiff Maryam Afshar.
 - 55. Plaintiffs allege on information and belief that despite such knowledge,

Defendants chose to ignore Plaintiffs' fragile and susceptible emotional states and unreasonably, improperly and unfairly denied authorization for medically necessary chemotherapy and a stem cell transplant as part of its pattern and corporate practice designed to save Kaiser money.

- 56. Defendants knew or in the exercise of reasonable diligence should have known that as a proximate result of the aforementioned acts, Plaintiffs would and have suffered severe emotional distress including mental anguish and emotional and physical distress and have been injured in mind and body, all to their damage in an amount to be determined at trial.
- 57. As a proximate result of Defendants' conduct, Plaintiffs have suffered, and will continue to suffer in the future, damages under the plan, plus interest, and other economic and consequential damages, for a total amount to be shown at the time of trial.
- 58. As a further proximate result of the aforementioned wrongful conduct of Defendants, Plaintiffs suffered severe emotional distress including mental anguish and emotional and physical distress and have been injured in his mind and body, all to their damage in an amount to be determined at trial.
- 59. Defendants' conduct described herein was intended by the Defendants to cause injury to Plaintiffs or was outrageous and despicable conduct carried on by the Defendants with a willful and conscious disregard of the rights of Plaintiff, subjected Plaintiffs to cruel and unjust hardship in conscious disregard of Plaintiff's rights, and was an intentional misrepresentation, deceit, or concealment of a material fact known to the Defendants with the intention to deprive Plaintiff of property, legal rights or to otherwise cause injury, such as to constitute malice, oppression or fraud under California Civil Code section 3294, thereby entitling Plaintiff to punitive damages in an amount appropriate to punish or set an example of Defendants.
- Defendants' conduct described herein was undertaken by the corporate

 Defendants' officers, managing agents, or employees identified herein as DOES 1 through 100, inclusive, who were responsible for claims handling and/or decisions. The aforementioned conduct of said managing agents and individuals was therefore undertaken on behalf of the corporate Defendants. Said corporate Defendants further had advance knowledge of the actions and conduct of said individuals whose actions and conduct were ratified, authorized, and approved by managing agents whose precise identities are unknown to plaintiff at this time and

14
COMPLAINT AND DEMAND FOR JURY TRIAL

الهاب

irreit.

///

///

///

- For permanent injunction against defendants, and each of them, restraining,
 preventing and enjoining defendants from engaging in the illegal practices alleged;
- 2. For an order for restitutionary or other equitable relief as permitted under Business & Professions Code section 17203;
- 3. Attorneys' fees incurred necessary to obtain the relief pursuant to CCP §1021.5;
- 4. For costs of suit incurred herein; and
- 5. For such other and further relief as the Court deems just and proper.

AS TO THE FOURTH CAUSE OF ACTION AGAINST DEFENDANTS, AND EACH OF THEM, INCLUDING DOES 1 THROUGH 100 FOR INTENTIONAL INFLICTION OF EMOTIONAL DISTRESS:

- Damages arising out of defendants' failure to provide benefits under the plan, plus
 interest, including prejudgment interest, and other economic and consequential
 damages, including prejudgment interest, and other economic and consequential
 damages, including special damages and general damages, in a sum to be determined
 at the time of trial;
- 2. General damages for mental and emotional distress in a sum to be determined at the time of trial;
- 3. For punitive and exemplary damages in an amount to be determined at the time of trial;
- 4. For costs of suit incurred herein; and
- 5. For such other and further relief as the court may deem just and proper.

AS TO THE FIFTH CAUSE OF ACTION AGAINST DEFENDANTS, AND EACH OF THEM, INCLUDING DOES 1 THROUGH 100 FOR NEGLIGENT INFLICTION OF EMOTIONAL DISTRESS:

- Damages arising out of defendants' failure to provide benefits under the plan, plus
 interest, including prejudgment interest, and other economic and consequential
 damages, including special damages and general damages, in a sum to be determined
 at the time of trial;
- 2. General damages for mental and emotional distress in a sum to be determined at the time of trial;
- 3. For punitive and exemplary damages in an amount to be determined at the time of trial;
- 4. For costs of suit incurred herein; and
- 5. For such other and further relief as the court may deem just and proper.

Dated: March 7, 2013

LAW OFFICES OF SCOTT C. GLOVSKY, APC

By:

SCOTT C. GLOVSK Attorney for Plaintiff

DEMAND FOR JURY TRIAL

Dated: March 7, 2013

28

LAW OFFICES OF SCOTT C. GLOVSKY, APC

By: __

Plaintiffs hereby demand a trial by jury.

SCOTT C. GLOVSK' Attorney for Plaintiff

ATTORNEY OR PARTY WITHOUT ATTORNEY (Name, State	par number, and address):	FOR COURT USE ONLY				
Scott C. Glovsky, SBN 170						
Law Offices of Scott C. G						
100 East Corson Street, S						
100 2000 0020011 002000, 0		EILED				
Pasadena, CA 91103		SUPERIOR COURT OF CALLETON				
TELEPHONE NO.: (626) 243-559	8 FAX NO.: (866) 243-2243	SUPERIOR COURT OF CALIFORNIA COUNTY OF LOS ANGELES				
ATTORNEY FOR (Name): Plaintiffs	0 176tho (000) 210 2210	San Sooming Eleg				
SUPERIOR COURT OF CALIFORNIA, COUNTY OF	MAR 0 7 2013					
STREET ADDRESS: 111 N. Hill St	reet	HWW 07 E013				
MAILING ADDRESS: Los Angeles, C		John A. Ciarke, executive Officer/Clerk				
CITY AND ZIP CODE:		BY Tristina Musika Deputy				
BRANCH NAME: Central Distri		Cristina Grijalva Deputy				
CASE NAME: Afshar v. Kaise	r Foundation Health Plan,	,				
Inc., et al.						
CIVIL CASE COVER SHEET	Complex Case Designation	CASE NUMBER 5 0 2 5 1 1				
X Unlimited Limited	Counter Joinder	00002311				
(Amount (Amount	Filed with first appearance by defenda					
demanded demanded is exceeds \$25,000) \$25,000 or less)	(Cal. Rules of Court, rule 3.402)	DEPT:				
	6 below must be completed (see instruction	s on page 2)				
1. Check one box below for the case type		on page 2/.				
1		Province ally Compley Civil LitterAlor				
Auto Tort	Contract	Provisionally Complex Civil Litigation				
Auto (22)	Breach of contract/warranty (06)	(Cal. Rules of Court, rules 3.400-3.403)				
Uninsured motorist (46)	Rule 3.740 collections (09)	Antitrust/Trade regulation (03)				
Other PI/PD/WD (Personal Injury/Property	Other collections (09)	Construction defect (10)				
Damage/Wrongful Death) Tort	X Insurance coverage (18)	Mass tort (40)				
Asbestos (04)	Other contract (37)	Securities litigation (28)				
Product liability (24)	Real Property	Environmental/Toxic tort (30)				
Medical malpractice (45)	Eminent domain/Inverse	Insurance coverage claims arising from the				
Other PI/PD/WD (23)	condemnation (14)	above listed provisionally complex case				
	Wrongful eviction (33)	types (41)				
Non-PI/PD/WD (Other) Tort	Other and manager (26)					
Business tort/unfair business practice	(07) Citier real property (20)	Enforcement of Judgment				
Civil rights (08)	Unlawful Detainer	Enforcement of judgment (20)				
Defamation (13)	Commercial (31)	Miscellaneous Civil Complaint				
Fraud (16)	Residential (32)	RICO (27)				
Intellectual property (19)	Drugs (38)	Other complaint (not specified above) (42)				
Professional negligence (25)	Judicial Review	Miscellaneous Civil Petition				
Other non-PI/PD/WD tort (35)	Asset forfeiture (05)	Partnership and corporate governance (21)				
Employment	Petition re: arbitration award (11)	Other petition (not specified above) (43)				
Wrongful termination (36)	Writ of mandate (02)	•				
Other employment (15)	Other judicial review (39)					
2. This case is X is not co	omplex under rule 3,400 of the California Ru	les of Court. If the case is complex, mark the				
factors requiring exceptional judicial ma		and a second of the second of				
a. Large number of separately re		r of witnesses				
b. Extensive motion practice rais	·	with related actions pending in one or more courts				
issues that will be time-consul		ies, states, or countries, or in a federal court				
c. Substantial amount of docume		ostjudgment judicial supervision				
3. Remedies sought (check all that apply)	. a. 🔼 monetary b. 💹 nonmonetary;	declaratory or injunctive relief c . $\lfloor X \rfloor$ punitive				
4. Number of causes of action (specify):	5 (five)					
	class action suit.					
News)*		may upo form CM 015)				
	le and serve a notice of related case. (You	ilay use turni (NI-U15.)				
Date: March 7, 2013	77	14/10				
SCOTT C. Glovsky, SBN 1704		SNATURE OF PARTY OR ATTORNEY FOR PARTY)				
(TTPE OR PRINT NAME)		CHATCHE OF FARTH OR ALTORNET FOR PARTY)				
"Disinfiff much file this according to	NOTICE	om (avanda avanlı atalası asası a				
• Maintin must file this cover sneet with t	ne first paper filed in the action or proceedings.	ng (except small claims cases or cases filed				
in sanctions.	or vvenare and institutions code). (Cal. Rule	s of Court, rule 3.220.) Failure to file may result				
File this cover sheet in addition to any cover sheet required by local court rule.						
• If this case is complex under rule 3.400 et seq. of the California Rules of Court, you must serve a copy of this cover sheet on all						
Cother parties to the action or proceeding	g.					
• Unless this is a collections case under	rule 3.740 or a complex case, this cover she	eet will be used for statistical purposes only.				
	•	Page 1 of 2				

Form, Adopted for Mandatory Use Judicial Council of California CM-010 [Rev. July 1, 2007]

To Plaintiffs and Others Filing First Papers. If you are filing a first paper (for example, a complaint) in a civil case, you must complete and file, along with your first paper, the Civil Case Cover Sheet contained on page 1. This information will be used to compile statistics about the types and numbers of cases filed. You must complete items 1 through 6 on the sheet. In item 1, you must check one box for the case type that best describes the case. If the case fits both a general and a more specific type of case listed in item 1, check the more specific one. If the case has multiple causes of action, check the box that best indicates the primary cause of action. To assist you in completing the sheet, examples of the cases that belong under each case type in item 1 are provided below. A cover sheet must be filed only with your initial paper. Failure to file a cover sheet with the first paper filed in a civil case may subject a party, its counsel, or both to sanctions under rules 2.30 and 3.220 of the California Rules of Court.

To Parties in Rule 3.740 Collections Cases. A "collections case" under rule 3.740 is defined as an action for recovery of money owed in a sum stated to be certain that is not more than \$25,000, exclusive of interest and attorney's fees, arising from a transaction in which property, services, or money was acquired on credit. A collections case does not include an action seeking the following: (1) tort damages, (2) punitive damages, (3) recovery of real property, (4) recovery of personal property, or (5) a prejudgment writ of attachment. The identification of a case as a rule 3.740 collections case on this form means that it will be exempt from the general time-for-service requirements and case management rules, unless a defendant files a responsive pleading. A rule 3.740 collections case will be subject to the requirements for service and obtaining a judgment in rule 3.740.

To Parties in Complex Cases. In complex cases only, parties must also use the Civil Case Cover Sheet to designate whether the case is complex. If a plaintiff believes the case is complex under rule 3.400 of the California Rules of Court, this must be indicated by completing the appropriate boxes in items 1 and 2. If a plaintiff designates a case as complex, the cover sheet must be served with the complaint on all parties to the action. A defendant may file and serve no later than the time of its first appearance a joinder in the plaintiff's designation, a counter-designation that the case is not complex, or, if the plaintiff has made no designation, a designation that the case is complex. **CASE TYPES AND EXAMPLES**

Auto Tort

Auto (22)-Personal Injury/Property Damage/Wrongful Death Uninsured Motorist (46) (if the case involves an uninsured motorist claim subject to arbitration, check this item instead of Auto)

Other PI/PD/WD (Personal Injury/ Property Damage/Wrongful Death) Tort

Asbestos (04)

Asbestos Property Damage Asbestos Personal Injury/

Wrongful Death

Product Liability (not asbestos or toxic/environmental) (24)

Medical Malpractice (45)

Medical Malpractice-

Physicians & Surgeons

Other Professional Health Care

Malpractice

Other PI/PD/WD (23)

Premises Liability (e.g., slip

and fall)

Intentional Bodily Injury/PD/WD

(e.g., assault, vandalism)

Intentional Infliction of

Emotional Distress

Negligent Infliction of

Emotional Distress

Other PI/PD/WD

Non-PI/PD/WD (Other) Tort

Business Tort/Unfair Business

Practice (07)

Civil Rights (e.g., discrimination,

false arrest) (not civil harassment) (08)

Defamation (e.g., slander, libel)

. (13)

Fraud (16)

Intellectual Property (19)

Professional Negligence (25)

Legal Malpractice

Other Professional Malpractice (not medical or legal)

Other Non-PI/PD/WD Tort (35)

Employment

Wrongful Termination (36)

Other Employment (15)

Contract

Breach of Contract/Warranty (06)

Breach of Rental/Lease

Contract (not unlawful detainer or wrongful eviction)

Contract/Warranty Breach-Seller

Plaintiff (not fraud or negligence) Negligent Breach of Contract/

Warranty

Other Breach of Contract/Warranty

Collections (e.g., money owed, open

book accounts) (09)

Collection Case—Seller Plaintiff

Other Promissory Note/Collections Case

Insurance Coverage (not provisionally

complex) (18)

Auto Subrogation

Other Coverage Other Contract (37)

Contractual Fraud

Other Contract Dispute

Real Property

Eminent Domain/Inverse

Condemnation (14)

Wrongful Eviction (33)

Other Real Property (e.g., quiet title) (26)

Writ of Possession of Real Property

Mortgage Foreclosure

Quiet Title

Other Real Property (not eminent

domain, landlord/tenant, or

foreclosure)

Unlawful Detainer

Commercial (31)

Residential (32)

Drugs (38) (if the case involves illegal

drugs, check this item; otherwise,

report as Commercial or Residential)

Judicial Review

Asset Forfeiture (05)

Petition Re: Arbitration Award (11)

Writ of Mandate (02)

Writ-Administrative Mandamus

Writ-Mandamus on Limited Court

Case Matter

Writ-Other Limited Court Case

Review

Other Judicial Review (39)

Review of Health Officer Order

Notice of Appeal-Labor

Commissioner Appeals

Provisionally Complex Civil Litigation (Cal. Rules of Court Rules 3.400-3.403)

Antitrust/Trade Regulation (03)

Construction Defect (10)

Claims Involving Mass Tort (40)

Securities Litigation (28)

Environmental/Toxic Tort (30)

Insurance Coverage Claims (arising from provisionally complex

case type listed above) (41)

Enforcement of Judgment

Enforcement of Judgment (20)

Abstract of Judgment (Out of

County)

Confession of Judgment (non-

domestic relations)

Sister State Judgment

Administrative Agency Award

(not unpaid taxes)

Petition/Certification of Entry of

Judgment on Unpaid Taxes

Other Enforcement of Judgment

Case

Miscellaneous Civil Complaint

RICO (27)

Other Complaint (not specified

above) (42)

Declaratory Relief Only

Injunctive Relief Only (non-

harassment)

Mechanics Lien

Other Commercial Complaint

Case (non-tort/non-complex)

Other Civil Complaint

(non-tort/non-complex)

Miscellaneous Civil Petition

Partnership and Corporate

Governance (21)

Other Petition (not specified

above) (43)

Civil Harassment

Workplace Violence Elder/Dependent Adult

Abuse

Election Contest

Petition for Name Change

Petition for Relief from Late

Claim

Other Civil Petition

SHORT TITLE Afshar v. Kaiser Foundation Health Plan, CASE NUMBER BC502511 Inc., et al.

CIVIL CASE COVER SHEET ADDENDUM AND STATEMENT OF LOCATION (CERTIFICATE OF GROUNDS FOR ASSIGNMENT TO COURTHOUSE LOCATION)

(OLIVIII IOATE OF GROONDOT OR ADDICAMENT TO GOOK THOUGH EGGATION)
This form is required pursuant to Local Rule 2.0 in all new civil case filings in the Los Angeles Superior Court.
Item I. Check the types of hearing and fill in the estimated length of hearing expected for this case:
JURY TRIAL? X YES CLASS ACTION? YES LIMITED CASE? YES TIME ESTIMATED FOR TRIAL5-7 HOURS/ X DAY
Item II. Indicate the correct district and courthouse location (4 steps – If you checked "Limited Case", skip to Item III, Pg. 4
Step 1: After first completing the Civil Case Cover Sheet form, find the main Civil Case Cover Sheet heading for your case in the left margin below, and, to the right in Column A , the Civil Case Cover Sheet case type you selected.
Step 2: Check one Superior Court type of action in Column B below which best describes the nature of this case.
Step 3: In Column C , circle the reason for the court location choice that applies to the type of action you have checked. For any exception to the court location, see Local Rule 2.0.
Applicable Reasons for Choosing Courthouse Location (see Column C below)
 Class actions must be filed in the Stanley Mosk Courthouse, central district. May be filed in central (other county, or no bodily injury/property damage). Location where cause of action arose. Location where bodily injury, death or damage occurred. Location where performance required or defendant resides. Location of property or permanently garaged vehicle. Location where petitioner resides. Location where petitioner resides. Location where no or more of the parties reside. Location of Labor Commissioner Office
5. Location where performance required or defendant resides. 10. Location of Labor Commissioner Office Step 4: Fill in the information requested on page 4 in Item III; complete Item IV. Sign the declaration.

Tort	A Civil Case Cover Sheet Category No.	B Type of Action (Check only one)	C Applicable Reasons - See Step 3 Above
Auto T	Auto (22)	A7100 Motor Vehicle - Personal Injury/Property Damage/Wrongful Death	1., 2., 4.
Au	Uninsured Motorist (46)	A7110 Personal Injury/Property Damage/Wrongful Death – Uninsured Motorist	1., 2., 4.
Other Personal Injury/, Property Damage/ Wrongful Death Tort	Asbestos (04)	A6070 Asbestos Property Damage A7221 Asbestos - Personal Injury/Wrongful Death	2. 2.
	Product Liability (24)	A7260 Product Liability (not asbestos or toxic/environmental)	1., 2., 3., 4., 8.
	Medical Malpractice (45)	A7210 Medical Malpractice - Physicians & Surgeons A7240 Other Professional Health Care Malpractice	1., 4. 1., 4.
	Other Personal Injury Property Damage Wrongful Death (23) A7250 Premises Liability (e.g., slip and fall) A7250 Intentional Bodily Injury/Property Damage/Wrongful Death (e.g., assault, vandalism, etc.) A7270 Intentional Infliction of Emotional Distress A7220 Other Personal Injury/Property Damage/Wrongful Death		1., 4. 1., 4. 1., 3. 1., 4.

SHORT TITLE: Afshar v. Kaiser Foundation Health
Plan, Inc., et al.

	i A	B	С				
	Civil Case Cover Sheet Category No.	Type of Action (Check only one)	Applicable Reasons - See Step 3 Above				
장	Business Tort (07)	A6029 Other Commercial/Business Tort (not fraud/breach of contract)	1., 3.				
Prope	Civil Rights (08)	A6005 Civil Rights/Discrimination	1., 2., 3.				
jury/ ful De	Defamation (13)	A6010 Defamation (slander/libel)	1., 2., 3.				
onal Ir Nrong	Fraud (16)	A6013 Fraud (no contract)	1., 2., 3.				
Non-Personal Injury/ Property Damage/ Wrongful Death Tort	Professional Negligence (25)	A6017 Legal Malpractice A6050 Other Professional Malpractice (not medical or legal)	1., 2., 3. 1., 2., 3.				
20	Other (35)	A6025 Other Non-Personal Injury/Property Damage tort	2.,3.				
nent	Wrongful Termination (36)	A6037 Wrongful Termination	1., 2., 3.				
Employment	Other Employment (15)	1., 2., 3. 10.					
Contract	Breach of Contract/ Warranty (06) (not insurance)	(06) A6008 Contract/Warranty Breach -Seller Plaintiff (no fraud/negligence)					
	Collections (09)	A6002 Collections Case-Seller Plaintiff A6012 Other Promissory Note/Collections Case					
	Insurance Coverage (18)	X A6015 Insurance Coverage (not complex)	1., 2.,(5), 8.				
	Other Contract (37)	Other Contract (37) A6009 Contractual Fraud A6031 Tortious Interference A6027 Other Contract Dispute(not breach/insurance/fraud/negligence)					
_	Eminent Domain/Inverse Condemnation (14)	A7300 Eminent Domain/Condemnation Number of parcels	2.				
operty	Wrongful Eviction (33)	A6023 Wrongful Eviction Case	2., 6.				
Real Property	Other Real Property (26)	Other Real Property (26) A6018 Mortgage Foreclosure A6032 Quiet Title A6060 Other Real Property (noteminent domain, landlord/tenant, foreclosure)					
(). (a	Unlawful Detainer-Commercial (31)	A6021 Unlawful Detainer-Commercial (not drugs or wrongful eviction)	2., 6.				
) Jetain	Unlawful Detainer-Residential (32)	A6020 Unlawful Detainer-Residential (not drugs or wrongful eviction)	2., 6.				
🗸 🗸 🖒 ⊱ 🖯 Unlawful Detainer	Unlawful Detainer- Post-Foreclosure (34)	A6020F Unlawful Detainer-Post-Foreclosure	2., 6.				
<u>. a</u>	Unlawful Detainer-Drugs (38)	A6022 Unlawful Detainer-Drugs	2., 6.				

SHORT TITLE: Afshar v. Kaiser Foundation Health
Plan, Inc., et al.

CASE NUMBER

	A Civil Case Cover Sheet Category No.	B Type of Action (Check only one)	C Applicable Reasons - See Step 3 Above
	Asset Forfeiture (05)	A6108 Asset Forfeiture Case	2., 6.
view	Petition re Arbitration (11)	A6115 Petition to Compel/Confirm/Vacate Arbitration	2., 5.
Judicial Review	Writ of Mandate (02)	A6151 Writ - Administrative Mandamus A6152 Writ - Mandamus on Limited Court Case Matter A6153 Writ - Other Limited Court Case Review	2., 8. 2. 2.
	Other Judicial Review (39)	A6150 Other Writ /Judicial Review	2., 8.
yation	Antitrust/Trade Regulation (03)	A6003 Antitrust/Trade Regulation	1., 2., 8.
x Litiç	Construction Defect (10)	A6007 Construction Defect	1., 2., 3.
omple	Claims Involving Mass Tort (40)	A6006 Claims Involving Mass Tort	1., 2., 8.
ally Cc	Securities Litigation (28)	A6035 Securities Litigation Case	1., 2., 8.
Provisionally Complex Litigation	Toxic Tort Environmental (30)	A6036 Toxic Tort/Environmental	1., 2., 3., 8.
P	Insurance Coverage Claims from Complex Case (41)	A6014 Insurance Coverage/Subrogation (complex case only)	1., 2., 5., 8.
Enforcement of Judgment	Enforcement of Judgment (20)	A6141 Sister State Judgment A6160 Abstract of Judgment A6107 Confession of Judgment (non-domestic relations) A6140 Administrative Agency Award (not unpaid taxes) A6114 Petition/Certificate for Entry of Judgment on Unpaid Tax A6112 Other Enforcement of Judgment Case	2., 9. 2., 6. 2., 9. 2., 8. 2., 8. 2., 8., 9.
Ø	RICO (27)	A6033 Racketeering (RICO) Case	1., 2., 8.
Miscellaneous Civil Complaints	Other Complaints (Not Specified Above) (42)	1., 2., 8. 2., 8. 1., 2., 8. 1., 2., 8.	
Miscellaneous. (2)	Partnership Corporation Governance (21)	A6113 Partnership and Corporate Governance Case	2., 8.
	Other Petitions (Not Specified Above) (43)	2., 3., 9. 2., 3., 9. 2., 3., 9. 2. 2., 7. 2., 3., 4., 8. 2., 9.	

 $\binom{mn!_i}{r_{i+1}}i$

	E Afshar v. Kaiser F	oundat	ion Healt	h Plan	,	CASE N	JMBER				
Inc.,	et al.					1 ,					
Item III circum	I. Statement of Location: Ente stance indicated in Item II., \$	r the addr Step 3 o	ess of the acc n Page 1, as t	ident, part the prope	y's resi reaso	dence on fili	or place ng in th	of busine e court lo	ess, perfo ocation yo	rmance ou selec	e, or othei cted.
REASO under of this ca	ON: Check the appropriate boxes Column C for the type of action these.	for the numer to the second se	mbers shown re selected for	ADDRESS:	517	S. O	range	Grove	Blvd.	, Apt	
□1	. 🗀 2. 🗀 3. 🗀 4. 🖾 5. 🗀 6. (□ 7. □8	. □ 9. □10.								
CITY:		STATE:	ZIP CODE:								
Pasa	dena	CA	91105								
and cor	Declaration of Assignment: I detect and that the above-entitled cal District of the So, subds. (b), (c) and (d)].	matter is	properly filed fo	r assignm	ent to th	e <u>Sta</u>	nley	Mosk		courtho	use in the
Dated:	March 7, 2013				_			9/2			<u>-</u>
								RNEY/FILM Lovsky			
COMN	SE HAVE THE FOLLOWING MENCE YOUR NEW COURT Original Complaint or Petitio	CASE:	COMPLETED	AND RE	ADY T	O BE F	ILED IN	I ORDEF	R TO PR	OPERL	Υ
2.	If filing a Complaint, a comp		mmons form t	or issuan	ce by tl	ne Cleri	k				
3 .							•				
4.	Civil Case Cover Sheet, Judicial Council form CM-010. Civil Case Cover Sheet Addendum and Statement of Location form, LACIV 109, LASC Approved 03-04 (Rev. 03/11).										
5.	Payment in full of the filing	fee, unle:	ss fees have b	een waiv	ed.						
6.	A signed order appointing the Guardian ad Litem, Judicial Council form CIV-010, if the plaintiff or petitioner is a minor under 18 years of age will be required by Court in order to issue a summons.										
7.	. Additional copies of documents to be conformed by the Clerk. Copies of the cover sheet and this addendum must be served along with the summons and complaint, or other initiating pleading in the case.						ım				
ر المارية الماري الماري الماري الماري الماري الماري الماري الماري الماري الماري المادي الماري الماي الماري المار الماري الماري الماري الماري ال											
γ _{σπ} ,											
N _{ee} ji											

("T");