

February 10, 2026  
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**RE: Workers' Compensation Claim | DWC #25218944 | Carrier Claim #25F30M590202**

Dear Mr. Trimble,

I'm writing to follow up on our earlier conversation about my workers' compensation claim. You asked for the causation letter before making a decision. That letter is now signed and included in this packet. I want to give you the full picture of what you'd be working with, because this case is stronger than what I could explain over the phone.

On January 30, 2025, I tripped on a wet floor mat during a fire drill at Westbury High School and fell. The school nurse looked at me and sent me back to teach. No one filed an incident report. No one told me I had a workers' comp claim. I kept teaching in pain for five weeks until I collapsed on March 2 and was hospitalized at Memorial Hermann TMC.

Here's what makes this case straightforward: my infectious disease doctor, Dr. Khouri, ordered an MRI on December 23, 2024 — exactly 38 days before the fall — to monitor a pre-existing osteomyelitis condition. That scan showed stable findings: lordosis maintained, L5 fracture at 20% height loss, no retrolisthesis, no edema. The March 3, 2025 MRI, taken one day after hospitalization, showed entirely new findings: retrolisthesis at L3-L4, fracture progression to 30%, and acute bone marrow edema at L5. Memorial Hermann coded the fracture as M48.56XA — "initial encounter" — meaning the treating hospital classified this as a new injury. The carrier is denying the claim based on a 2020 CT scan while ignoring the December 2024 baseline that proves stability 38 days before the fall.

I should be transparent about something: I have diagnosed amnesia, ADHD, and sleep disorders that have affected my cognition and organizational ability. I'm telling you this because I want you to understand both why it took me time to get this evidence organized and why I need competent representation. I am not in a position to handle a BRC on my own.

HISD failed to file a DWC-1 for over a month after my January fall, which I documented through two DWC-154 complaints filed March 14, 2025 (PRI# 418963 and 418964). The DWC sent HISD an education letter on March 26, 2025 in response. I have a union attorney handling any employment-related matters separately. What I need is someone who knows workers' comp to handle the medical claim.

My BRC is February 26 at 10:45 AM. I'm currently self-represented with assistance from OIEC Ombudsman Belinda Person. I believe the other firm has offered to cover your fees, but let me know if a retainer is necessary. This letter will accompany what I have managed to gather in a week using multiple LLM agents as paralegals. If it is all gobbledegook, I apologize.

I know this is a lot. But the medical evidence is clean, the timeline is tight, and the carrier's defense doesn't survive the December baseline. I'd appreciate the chance to discuss it whenever you have time. Besides this BRC, which is my immediate focus, I am pretty sure I have a tight case for ADA missteps that have left me permanently both physically and mentally impaired, a cut and dry case of FMLA retaliation, and a textbook case for wrongful termination. But one bridge at a time. ,

Respectfully,



Steve Kaminczak  
979-436-5969

# Case Summary — DWC Claim #25218944

DWC Claim #25218944 | Carrier Claim #25F30M590202 | DOI: 01/30/2025

## Facts

Claimant Steve Kaminczak, a teacher at Houston ISD, tripped on a wet floor mat during a fire drill on January 30, 2025 at Westbury High School. The school nurse examined him and sent him back to class. No DWC-1 was filed by the employer. Kaminczak continued teaching in pain for five weeks until collapsing on March 2, 2025. He was hospitalized at Memorial Hermann TMC from March 2–7, where MRI revealed new spinal injuries. Memorial Hermann coded the L5 fracture as ICD-10 M48.56XA ("initial encounter"). Neurosurgery recommended L5 corpectomy with L3-pelvis posterior fusion.

## Disputed Issue

Extent of injury. The carrier (CCMSI, self-insured HISD) contends all findings are pre-existing, relying on a 2020 CT scan. The carrier has not addressed the December 23, 2024 MRI baseline.

## MRI Comparison: 38-Day Window

Clinical Finding	Baseline MRI 12/23/2024	Post-Injury MRI 03/03/2025	Significance
L3-L4 Alignment	Lordosis maintained	Minimal retrolisthesis of L3 over L4	<b>NEW INJURY</b>
L5 Vertebral Height	~20% height loss (stable)	~30% height loss	<b>AGGRAVATION</b>
Bone Marrow Edema	None reported	T1 hypointense / T2 hyperintense signal at L5	<b>ACUTE TRAUMA</b>
ICD-10 Coding	N/A (monitoring scan)	M48.56XA (initial encounter)	<b>NEW DIAGNOSIS</b>
Clinical Status	Working full duty	Hospitalized; disabled	<b>CAUSAL LINK</b>

**Carrier Defense:** All findings are pre-existing, based on a December 11, 2020 abdomen/pelvis CT.

**Rebuttal:** The December 23, 2024 MRI — ordered by Dr. Khoury (Infectious Disease) to monitor osteomyelitis — establishes a clean baseline 38 days before the injury. The retrolisthesis and bone marrow edema are new acute findings that appeared only after the fall. The carrier has not addressed this baseline.

## Procedural History

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**01/30/2025** — Workplace fall at Westbury HS. No DWC-1 filed by employer.

**03/02/2025** — Claimant collapsed, hospitalized at Memorial Hermann TMC (admitted 03/02, discharged 03/07).

**03/14/2025** — DWC-154 complaints filed (PRI# 418963, 418964): employer failed to report injury.

**12/16/2025** — ClaimAssist (Memorial Hermann subclaimant) filed DWC-045 requesting BRC.

**01/21/2026** — BRC held; one-month continuance granted to gather evidence.

**02/26/2026** — Continued BRC scheduled, 10:45 AM. Currently self-represented with OIEC Ombudsman.

## Key Contacts

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**Carrier:** CCMSI (Houston ISD self-insured), PO Box 3309, Bellaire, TX 77402

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**Billing Agent:** Ethos, [novarebr@ethosrisk.com](mailto:novarebr@ethosrisk.com), 866-532-1929

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**\*\*OIEC Ombudsman:** Belinda Person, [belinda.person@oiec.texas.gov](mailto:belinda.person@oiec.texas.gov)

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**PCP:** Julio Rodriguez, [rodriguezclinic2@gmail.com](mailto:rodriguezclinic2@gmail.com) (causation letter SIGNED 2/13/26)

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**ID Specialist:** Dr. Khoury, 832-410-1464 (ordered Dec 2024 baseline MRI — unavailable for follow-up)