

Strangers come to disabled teen's aid when insurance company rejects military family's claims

BY [CLAIRE ST. AMANT](#)

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Life isn't easy for 16-year-old Kaitlyn Samuels, who suffers from cerebral palsy, scoliosis and other complications of a rare brain disorder. But when Kaitlyn gets on a horse, some of the pain fades away.

Discovering that their daughter benefits from physical therapy atop a horse would be good news for Jennifer and Mark Samuels, except for the fact that Tricare, a healthcare program for uniformed service members, won't cover it.

Mark, a captain in the Navy, and his wife, Jennifer, have three children. At the advice of a doctor, in 2009 Kaitlyn started going to [Rocky Top Therapy Center](#) in Keller. The nonprofit organization is a Premier Accredited Riding Center qualified through Professional Association of Therapeutic Horsemanship International.

"This case is so absurd that if enough people know about it, the public is going to demand that someone do something about it," attorney Marcella Burke says.

But that's not good enough for Tricare, which has rejected the Samuels' appeal to get their daughter's physical therapy at Rocky Top covered. Tricare considers the activity "hippotherapy," which has not been medically proven to improve conditions such as the ones ailing Kaitlyn.

The Samuels appealed Tricare's denial of physical therapy benefits. [In October 2012](#), even though a judge sided with the Samuels, Tricare summarily denied the appeal. Colby Vokey, then the Samuels' Dallas-based attorney, described the decision:

"We won the battle but lost the war because Tricare refuses to follow the decision of the hearing officer," Vokey wrote in a letter to the Samuels, adding, "This is unjust and unfair."

With the help of pro bono representation from Houston attorney Marcella Burke, the Samuels plan to take Tricare to federal court to regain physical therapy benefits for their disabled daughter.

"This case is so absurd that if enough people know about it, the public is going to demand that someone do something about it," Burke says. "We have a girl that will die. This is a matter of life and death."

Burke is also exploring the idea of creating Kaitlyn's Law, which would make Tricare cover doctor-prescribed physical therapy that uses a horse as a tool. She's currently looking for a senator or congressman to sponsor the bill. On top of that, the Samuels started [a Change.org petition](#).

"We want insurance, literally and figuratively," Burke says. "If we had Kaitlyn's Law, it would protect her from whatever happens in federal court."

In the meantime, Kaitlyn is getting some much-needed help. On February 1, Rocky Top Physical Therapy Center started Kaitlyn's Fund, which will divide donated monies equally between all military families who need physical therapy not covered by Tricare.

Burke came up with the idea after several people asked how they could help the Samuels family. One man from the East Coast even offered to pay for all Kaitlyn's therapy in 2013.

"We've been humbled and are so grateful for the help that's been offered to us to continue this battle," Jennifer Samuels says. "Ultimately, we just want to fix this for all military children."

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Tax-deductible contributions can be sent to:

*Kaitlyn's Fund
c/o Rocky Top Physical Therapy
660 Keller Smithfield Road
Keller, Texas 76248*



Dallas CultureMap Article can be found online at: <http://dallas.culturemap.com/newsdetail/life-military-family-insurance-tricare-denies-coverage-strangers-pay-physical-therapy/>