Superior Court of California County of Los Angeles Christopher H. Knauf, State Bar No. 185180 ck@goodlaw.biz 2 Laura N. Diamond, State Bar No. 185062 OCT 0 9 2015 3 laura@goodlaw.biz Sherri R. Carter, Executive Officer/Clerk KNAUF ASSOCIATES 2001 Wilshire Blvd, Suite 205 5 Santa Monica, California 90403 Tel: (310) 829-4250 Fax: (310) 622-7263 6 (see attached for additional Plaintiff counsel) 8 SUPERIOR COURT OF CALIFORNIA 9 FOR THE COUNTY OF LOS ANGELES 10 11 UNLIMITED JURISDICTION 12 BC597518 S.F., an individual, on her own behalf and Case No.: 13 on behalf of the general public; 14 COMPLAINT FOR DAMAGES AND INJUNCTIVE RELIEF 15 Plaintiff, 16 v. 1. Unfair Competition Law (Bus & Prof Code 17 §§17200 et seq.) (CA Mental Health Parity KAISER FOUNDATION HEALTH Act) 18 PLAN, INC., a California corporation; 2. Unruh Civil Rights Act (Civil Code §51 et. 19 seq.) KAISER PERMANENTE INSURANCE 3. Breach of Contract 20 COMPANY, a California corporation; 4. Breach of the Implied Covenant of Good THE PERMANENTE MEDICAL 21 Faith and Fair Dealing GROUP, INC., a California corporation; 22 5. Negligence & Negligence Fer and DOES 1-20, inclusive, 23 24 Defendants. 25 26 27 28

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Nancy M. Shea, State Bar No. 90286
nshea@mhas-la.org
James Preis, State Bar No. 82690
jpreis@mhas-la.org
Mental Health Advocacy Services, Inc.
3255 Wilshire Blvd. Ste 902
Los Angeles, CA 90010
Tel: (213) 389-2077 Fax: (213) 389-259.
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Attorneys for Plaintiff

INTRODUCTION

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1. Plaintiff S.F., on her own behalf and on behalf of the general public, alleges the following facts and submits the following claims for relief against Defendants Kaiser Foundation Health Plan, Inc., Kaiser Permanente Insurance Co., and related Kaiser enterprises, for failing to provide her with medically necessary mental health care; failing and refusing to provide an out-of-network referral for medically necessary mental health care when its own mental health staff was insufficient to provide it; and failing and refusing to reimburse her for the medically necessary mental health care she obtained under these circumstances to save her life.

JURISDICTION AND VENUE

2. This court has jurisdiction over Plaintiff's claims, which are made pursuant to state law, California Business & Professions Code §17200 et seq., Unruh Civil Rights Act, Civil Code §51 et. seq., and contract claims.

PARTIES

- 3. Plaintiff S.F. is a fifty-year-old woman who at all relevant times has resided in Los Angeles County. S.F. was first diagnosed with Major Depressive Disorder (MDD) by a psychiatrist in Defendants' Northern California region more than fifteen years ago. At all relevant times she has been a person with a mental disability and/or medical condition within the meaning of California law and a member of Defendants' health plan. She brings this action on her own behalf and on behalf of the general public, using her initials to protect her identity from public disclosure. Her true full name shall be concurrently filed with the court under seal.
- 4. Defendant Kaiser Foundation Health Plan ("KFHP"), is incorporated in California and a resident of the State of California, conducting extensive

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business in the County of Los Angeles. KFHP is a full service "health care service plan" as defined by Health and Safety Code Section 1345. KFHP collects fees from Kaiser "members" in return for covering and arranging for the provision of a full range of health care services, including physical and mental health care. At all relevant times, KFHP has collected fees from Plaintiff for health care and has been responsible for providing health services to Plaintiff.

- 5. Defendant Kaiser Permanente Insurance Company ("KPIC"), a California corporation, is a subsidiary of KFHP. KPIC is responsible for providing insurance coverage for health care services to Kaiser members such as Plaintiff. At all relevant times, KPIC has been responsible for providing health insurance coverage to Plaintiff, and has been a California corporation conducting extensive business in the County of Los Angeles.
- 6. At all relevant times, Defendant The Permanente Medical Group, Inc. ("PMG") has been an entity responsible for providing mental and physical health care to Plan members in Southern California, including Plaintiff, and is a California corporation conducting extensive business in the County of Los Angeles. PMG contracts with medical providers to provide Kaiser members with health care. Contracted medical providers are herein referred to as "in-network" providers.
- 7. Defendants KFHP, KPIC and PMG are part of an integrated healthcare coverage, administration, and delivery system known as Kaiser Permanente. Defendant KFHP is the Administrator for Defendant KPIC's health insurance plans and administers them by collecting fees, arranging for healthcare services through regional Permanente Medical Groups, including mental health services. Defendant PMG, a for-profit, multi-specialty physician partnership, provides most of the health services to Defendants' members in Southern California.

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9. Plaintiff is unaware of the true names and capacities of those individuals and/or entities sued herein as DOES 1-20, inclusive, and sues these

defendants by fictitious names. Plaintiff is informed and believes and thereon alleges that each of the fictitiously named defendant is responsible in some manner for the events herein alleged and that these defendants proximately caused Plaintiff's injuries. Plaintiff will amend this Complaint when she learns the true names and identities of these Doe Defendants when they are determined.

Defendants are collectively referred to herein as "Kaiser" or

10. Plaintiff is informed and believes and thereon alleges that at all relevant times each defendant was the agent of the other defendants and were acting within the course and scope of such agency and with the permission and consent of the co-defendants. Each defendant ratified and/or authorized the acts of the other defendants.

FACTS COMMON TO ALL CLAIMS

- 11. Plaintiff S.F. is a fifty-year-old woman who was first diagnosed with Major Depressive Disorder (MDD) by a psychiatrist in Kaiser's Northern California region. Her depression arose from physical, emotional, and sexual abuse by her older brother that she suffered as a child, which created memories that haunted her for years.
- 12. In 2006, Plaintiff S.F. moved to Los Angeles and continued as a Plan member in Defendants' Southern California facilities and programs, where she continued treatment for her depression. At all relevant times, Plaintiff S.F. has resided in the State of California, County of Los Angeles, and has been a paying member of Defendants' health care insurance plan. Plaintiff has met all of her obligations under the Plan.

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- 13. In 2010, her MDD symptoms dramatically worsened. Triggered by learning that her abusive older brother was expecting his first child, she experienced suicidal thoughts, incapacitating anxiety, severe depression, and intense anger. She was flooded with memories of the physical, emotional, and sexual abuse. She was unable to work (she had been working full-time in the entertainment industry previously). She suffered from social isolation. She reported severe sleep disruption. She had difficulty concentrating, and struggled to stay focused due to intrusive thoughts about abuse, neglect, infertility, financial insecurity, and loneliness.
- 14. S.F. reached out to her Kaiser health care providers for help and mental health treatment. She met with a Kaiser primary care physician, who referred her to a Kaiser psychiatrist.
- 15. The Kaiser psychiatrist confirmed her diagnosis of Major Depressive Disorder and prescribed medication, but did not provide therapy.
- 16. S.F. was subsequently seen by three different Kaiser psychiatrists to prescribe medicine to treat her Major Depressive Disorder. At least one of these psychiatrists did not remember her on her return visit. S.F. felt that no one at Kaiser was monitoring her mental health situation. Her symptoms did not improve. She remained severely depressed and suicidal.
- 17. S.F. repeatedly asked Kaiser for weekly individual therapy until she was stable. Her Kaiser primary physician and psychiatrists flatly told her, "We don't do that," which S.F. understood to mean Kaiser did not offer weekly appointments for therapy, regardless of medical necessity. Kaiser instead told S.F. she could make one single appointment with a Kaiser therapist, and if she wanted a follow up appointment, she would have to wait two or three weeks after each appointment. Alternatively, Kaiser told her she could attend group therapy weekly, despite it not being therapeutically appropriate for her situation. S.F. had previously

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tried group therapy in Kaiser's Northern California program, and it failed to treat her depression because it was not appropriate for her diagnosis; she could not discuss incestuous abuse in front of a group.

- 18. Faced with Kaiser's ineffective options to treat her mental health, S.F. asked Kaiser for a referral to an out-of-network therapist for weekly (or more often) individual therapy, and/or for neurofeedback. Kaiser flatly and repeatedly refused to make an out-of-network referral. S.F. was devastated and sunk deeper into depression.
- 19. With no other choice to save her life, given her deep depression and suicidal ideation, and the ineffectiveness of her monthly medication appointments with Kaiser psychiatrists without accompanying therapy, S.F. sought and began weekly individual therapy outside of Kaiser. She began seeing Rohini Ross, MA, MFT, a licensed marriage and family therapist who is not in the Kaiser network for psychotherapy on August 4, 2010.
- 20. On the recommendation of Ms. Ross, S.F. additionally began seeing Carol Kelson, a licensed marriage and family therapist who is not in the Kaiser network, for biofeedback and/or neurofeedback training in conjunction with her psychotherapy with Ms. Ross.
- 21. S.F.'s weekly therapy with Ms. Ross and Ms. Kelson improved her depression and suicidal ideation. Through treatment with Ms. Ross and Ms. Kelson, S.F. began to understand the root causes of her depression and how to cope with it. Ms. Ross and Ms. Kelson's mental health care improved S.F.'s depressive and anxious behavior, ended her suicidal ideation, allowed her to improve her relationships with her family, to work, to pursue interests, and to exercise. She was no longer overwhelmed by intrusive thoughts regarding abuse, neglect and fear for her future. S.F. is informed, believes, and based thereon alleges that without the weekly or more frequent individual therapies, she would have remained unable to

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take care of herself and would have remained at high risk of committing suicide.

- 22. S.F.'s out-of-network therapy with Ross and Kelson was known to Kaiser and expressly approved of by Kaiser's medical staff. During the course of her treatment with Ross and Kelson, S.F. continued to see Kaiser psychiatrist Dr. Adelene James monthly for check-ups and adjustments to medication. Dr. James was aware of S.F.'s therapy with Ross and Kelson and encouraged her to continue, writing in her Kaiser notes under "Follow up and referrals" that it was "recommended" that S.F. "continue individual therapy outside." S.F. relied in part on Dr. James' recommendation to continue her therapies with Ross and Kelson.
- 23. In or about August 2013, S.F. had a meeting with another Kaiser mental health care professional, Lisa McKenna, LCSW. Ms. McKenna also advised S.F. that she should continue her therapy with Ross and Kelson because she was successfully responding to it.
- 24. After stabilizing her mental health with Ms. Ross and Ms. Kelson, S.F. was emotionally and mentally able to submit claims to Kaiser to reimburse her for the cost of their care.
- 25. Kaiser initially denied S.F.'s reimbursement claims on the grounds that they were submitted late. After S.F. appealed, explaining that she had been unable to submit claims until she had improved her mental health and had the capacity to handle her business affairs, Kaiser agreed to consider her reimbursement claims on their merits.
- 26. Kaiser ultimately denied all, of S.F.'s reimbursement claims on the grounds that Ms. Ross and Ms. Kelson were out-of-network providers who did not have a Kaiser referral.
- 27. S.F. timely filed a grievance of Kaiser's denial of her claims, which Kaiser again denied. S.F. then timely filed an appeal with the California Department of Managed Health Care (DMHC). The DMHC did not overturn Kaiser's action,

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leading to the filing of this Complaint.

- 28. S.F. has continued to file requests and appeals in order to obtain reimbursement for her necessary mental health care. In each case, Kaiser has denied S.F.'s requests and appeals.
- 29. On June 26, 2014, in one of S.F.'s appeals, DMHC ruled that neurofeedback with Ms. Kelson was medically necessary. DMHC withheld ruling on S.F.'s individual therapy with Ms. Ross, stating that a comprehensive evaluation by Kaiser would be necessary prior to such a determination. S.F. had already been evaluated by Kaiser sufficient to determine that therapy with Dr. Ross was medically necessary. Nonetheless, S.F. contacted Kaiser for the purpose of setting up a so-called "comprehensive evaluation," but Kaiser did not schedule one.
- 30. As a necessity for her mental health, S.F. has continued to receive therapy from Ms. Ross on an ongoing basis. Kaiser continues to deny reimbursement. Despite its effectiveness, S.F. had to stop neurofeedback with Ms. Kelson, because it became too expensive to continue without any reimbursement. S.F. has been denied thousands of dollars in reimbursement for her therapy costs.
- 31. Plaintiff is informed, believes, and based thereon alleges that, at all relevant times, Kaiser has maintained and continues to maintain a mental health infrastructure insufficient to provide medically necessary mental health services for Plaintiff and other Kaiser patients; refuses to provide out-of-network referrals to non-Kaiser therapists to provide medically necessary mental health care; and refuses to reimburse Kaiser members such as S.F. for medically necessary, life-saving mental health care obtained under these circumstances.
- 32. At the same time, Plaintiff is informed, believes, and based thereon alleges that Kaiser has maintained an adequate *physical* health care infrastructure that offers members recurring care including but not limited to physical therapy, physical rehabilitation, and other medical treatment for chronic physical ailments

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that require ongoing care and recurring visits.

- 33. Plaintiff is informed, believes, and based thereon alleges that Kaiser discourages its providers from making referrals to out-of-network therapists in order to decrease their costs, in conscious disregard of the mental health needs of its members.
- 34. S.F. brings this action under the Unfair Competition Act, the Mental Health Parity Act, and the Unruh Civil Rights Act, to seek restitution and compensatory and statutory damages, reimbursing her for the full cost of her care with licensed therapists Ross and Kelson; emotional distress damages and punitive damages for Kaiser's callous practice of denying medically necessary mental health care to a member suffering deeply from Major Depressive Disorder; injunctive relief barring Kaiser from maintaining a policy or practice that denies medically necessary mental health treatment to qualifying patients with serious mental health needs, such as refusing to provide out-of-network referrals when medically necessary, and refusing to reimburse a member for obtaining medically necessary mental health care services.

FIRST CLAIM FOR RELIEF UNFAIR COMPETITION ACT Bus. & Prof. Code § 17200 et seq. By Plaintiff Against All Defendants

- 35. Plaintiff re-alleges and incorporates by reference all previous paragraphs.
- 36. The Unfair Competition Act provides a cause of action for "any unlawful, unfair or fraudulent business act or practice." Bus & Prof Code § 17200. Violation of any one of these three prongs of the Unfair Competition Act is a sufficient basis for finding a violation of the law.
 - 37. A violation of a statute is grounds for a claim under the "unlawful"

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prong of the UCA. Defendants violated the unlawful prong of the Unfair Competition Act by failing to comply with the Mental Health Parity Act, Health & Safety Code §1374.72 et seq., which mandates that health care service plans provide medically necessary mental health care for patients with severe mental illnesses, including Major Depressive Disorder (MDD):

"Every health care service plan contract issued, amended, or renewed on or after July 1, 2000, that provides hospital, medical, or surgical coverage shall provide coverage for the diagnosis and medically necessary treatment of severe mental illnesses... For the purposes of this section, "severe mental illnesses" shall include...Major depressive disorders." Health & Safety Code §1374.72(a), (d)(4) (italics added).

- 38. Timeliness of a referral is a factor in determining whether mental health parity is met by a health service plan under the Mental Health Parity Act. 28 CCR §1300.74.72(f); 28 C.C.R. § 1300.67.2.2(c)(1).
- 39. Plaintiff's Plan was issued or renewed after July 1, 2000, and provides hospital, medical or surgical coverage. Accordingly, Defendants are subject to the Mental Health Parity Act (hereinafter "Parity Act").
- 40. The mental health treatment S.F. sought, which she was forced to go out-of-network to receive, and for which she was denied reimbursement, is precisely the type of service covered by the Parity Act. See Health & Safety Code §1374.72(b)(1) ("outpatient services"); 28 CCR §1300.74.72(a) ("crisis intervention and stabilization...and services from licensed mental health providers including, but not limited to, psychiatrists and psychologists.").
- 41. Rohini Ross, MA, MFT, and Carol Kelson are both licensed mental health care providers within the meaning of the Parity Act, and each provided S.F. with medically necessary mental health care treatment for Major Depressive Disorder, a specifically enumerated diagnosis under Health & Safety Code section 1374.72.

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- 42. Defendants' failure to provide S.F. medically necessary mental health care violated the Parity Act by (1) failing to have sufficient in-network therapists; (2) failing to make a timely referral to out-of-network therapists; and (3) failing to reimburse her for the costs of medically necessary out-of-network therapy, even after a Kaiser psychiatrist and therapist recommended that she continue with that out-of-network therapy. Therefore, Defendants have violated the Unfair Competition Act.
- 43. Defendants have violated and continues to violate the Unfair Competition Act by:
 - not providing medically necessary mental health care in-network;
 - forcing patients with MDD, including S.F., to wait weeks to make a follow-up appointment for individual therapy with in-network therapists, when more frequent sessions are medically indicated;
 - directing patients who need individual therapy to participate in group therapy that could harm them further;
 - failing to provide an infrastructure of sufficient in-network therapists so that patients may receive timely, medically necessary treatment;
 - failing to make timely referrals to out-of-network therapists when medically necessary;
 - refusing to reimburse patients for out-of-network appointments under these circumstances;
 - requiring patients to go through extensive and confusing steps in an effort to be made whole for coverage they have already paid for;
 - maintaining practices that discourage patients who are forced to seek medically necessary mental health services outside of Kaiser's network from seeking reimbursement for that treatment.
 - 44. Defendants' behavior also violates the "fraudulent" prong of the Unfair

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Competition Act, in that by claiming to provide mental health care services, but not maintaining infrastructure to do so, nor making referrals to compensate for its lack of infrastructure, and denying reimbursement for medically necessary mental health care undertaken under these circumstances, it deceives the public and its own Plan members as to the extent of its coverage.

- 45. Defendants' unlawful, unfair and fraudulent business practices have caused S.F. actual harm, in that she was deprived of medically necessary treatment for MDD for a lengthy period of time, her emotional distress increased, and she was forced to pay out of pocket for medically necessary psychological treatment to save her life. The harm caused by these unlawful, unfair and fraudulent business practices outweighs any financial benefits the conduct had for Defendants.
- 46. Defendants' unlawful, unfair, and fraudulent business practices are ongoing, and present a threat and likelihood of continuing discrimination against S.F., in that she continues to receive individual therapy out-of-network, and continues to submit her bills to Kaiser, only to have them rejected.
- 47. Plaintiff is informed, believes, and based thereon alleges that Defendants' behavior toward S.F. is consistent with its practices and policies toward all Kaiser Plan members who require individual mental health therapy. The California Department of Managed Care's Final Report of a Routine Medical Survey of Kaiser Foundation Health Plan, Inc., Behavioral Health Services, dated March 6, 2013, resulted in a four million dollar fine imposed on Kaiser for systemic lengthy delays in providing mental health care to its Plan members.
- 48. S.F. seeks restitution, declaratory and injunctive relief as permitted under the Unfair Competition Act. Bus & Prof Code § 17203.
- 49. Pursuant to California Code of Civil Procedure § 1021.5, S.F. is entitled to recover from Defendants her reasonable attorneys' fees and costs incurred in bringing this action.

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SECOND CLAIM FOR RELIEF

UNRUH CIVIL RIGHTS ACT (Cal. Civ. Code § 51 et seq.)

- 50. Plaintiff re-alleges and incorporates by reference all previous paragraphs.
- 51. At all relevant times, Defendants are and were business establishments subject to the Unruh Civil Rights Act.
- 52. Defendants intentionally discriminated against S.F. and other Kaiser members with mental health disabilities and mental health medical conditions as those terms are defined in the Unruh Civil Rights Act. Civil Code sections 51(b), (e).
- 53. That intentional discrimination includes, but is not limited to, engaging in the following acts and practices:
 - Refusing to provide S.F. with medically necessary individual therapy with Kaiser's in-network providers;
 - Encouraging S.F. to obtain group therapy when it is not medically appropriate for her mental health condition;
 - Refusing to make out-of-network referrals for medically necessary individual therapy;
 - Maintaining a policy and practice of refusing to make out-of-network referrals for medically necessary individual therapy;
 - Failing to provide timely mental health care services; and
 - Refusing to reimburse S.F. and other members for medically necessary individual therapy they were forced to seek out-of-network under these circumstances.
 - 54. Plaintiff's mental health disability and/or mental health condition was

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a substantial motivating reason for Defendants' wrongful actions.

- Plaintiff seeks to recover \$4,000 per violation (e.g. each failure to provide timely medically necessary mental health service, each failure to refer to an out-of-network provider, and each failure to reimburse Plaintiff for medically necessary health care she obtained under these circumstances), the minimum statutory damages, for Defendants' violations of the Unruh Civil Rights Act.
- As a further proximate result of Defendants' wrongful conduct, Plaintiff was forced to expend attorneys' fees and costs in an effort to obtain a remedy for Defendants' unlawful conduct.
- Defendants' actions were done with malice, fraud, and oppression, and in reckless disregard of the rights of Plaintiff, entitling her to punitive damages.

THIRD CLAIM FOR RELIEF

BREACH OF CONTRACT

- 58. Plaintiff re-alleges and incorporates by reference all previous paragraphs.
- 59. S.F. entered a contract with Defendants for her health care, in which she agreed to make monthly payments in exchange for care that includes mental health care and treatment of major depressive disorder.
- Defendants breached their contract by failing to provide medically necessary mental health treatment using in-network providers, failing to make timely referrals to out-of-network providers, and failing to reimburse S.F. for the costs of medically necessary mental health treatment obtained out-of-network under these circumstances to save her life.
- S.F. was harmed by Defendants' breach and is entitled to compensatory relief in an amount to be proved at trial.

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FOURTH CLAIM FOR RELIEF BREACH OF THE IMPLIED COVENANT

OF GOOD FAITH AND FAIR DEALING

- 62. Plaintiff re-alleges and incorporates by reference all previous paragraphs.
- 63. As with every contract, the health service agreement between S.F. and Defendants carries with it a covenant of good faith and fair dealing, such that neither party may thwart the other from receiving the benefits of the contract. Defendants have a heightened responsibility not to breach this covenant because they exercise discretion and authority over S.F.'s medically necessary mental health care.
- 64. Defendants thwarted S.F. from receiving the benefit of their contract by refusing to create an infrastructure to provide sufficient mental health care in its Plan, refusing to make timely referrals to out-of-network mental health professionals, and by refusing to reimburse for the cost of medically necessary mental health treatment she was forced to obtain outside of the Plan to save her life. Defendants maintained a system that made it impossible for a Plan member to get coverage for medically necessary mental health therapy.
- Defendants consciously refused to investigate their own records that would have revealed Kaiser psychiatrist Dr. James' recommendation that S.F. continue her out-of-network therapy with Ross and Kelson, in order to protect their financial interests over the health and financial security of its Plan member S.F. At best, Defendants were grossly negligent in failing to review their records to determine that a recommendation to continue out-of-network therapy had been made, which might have resulted in Defendants reimbursing S.F. instead of opposing her.

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- 66. By unreasonably denying and delaying mental health treatment that was covered under the Plan, Defendants breached the implied covenant of good faith and fair dealing. Defendants ignored the seriousness of S.F.'s mental health condition, placing their own financial interests ahead of her mental health and her very life.
- 67. As a direct and proximate result of the acts described herein, S.F. has suffered significant emotional and financial distress, and has incurred legal fees in order to enforce her claims for benefits due under her plan. Defendants' acts and omissions were committed with malice, oppression, or fraud under California Civil Code section 3294.
- 68. S.F. is entitled to compensatory damages, emotional distress damages, punitive damages, and attorneys' fees.

FIFTH CLAIM FOR RELIEF

NEGLIGENCE AND NEGLIGENCE PER SE

- 69. At all relevant times, Defendants owed a duty of due care to Plaintiff.
- 70. As a person with a severe medical condition, Defendants owed a heightened duty of care to S.F.
- 71. By virtue of the actions and inaction alleged herein, Defendants breached their duty of care to S.F.
- 72. Defendants' breach of duty proximately caused, and was a substantial factor in causing S.F. financial harm and emotional distress. Such damages were reasonably foreseeable to Defendants.
- 73. Additionally, as alleged herein, Defendants' actions and inaction violated the Unfair Competition Act, Mental Health Parity Act, and Unruh Civil Rights Act. Defendants' violations of law proximately caused, and were a

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substantial factor in causing, Plaintiff's damages as alleged herein.

- 74. Plaintiff's damages resulted from an occurrence the nature of which the violated statutes were designed to prevent.
- 75. At all relevant times, S.F. has belonged to the class of persons for whose protection the statutes and regulations were adopted.
- 76. By virtue of Defendants' acts and inaction as alleged herein, S.F. is entitled to an award of compensatory damages in an amount according to proof for Defendants' negligence and negligence per se.

PRAYER FOR RELIEF

Wherefore, Plaintiff prays for relief as follows:

- 1. For a declaration that Defendants' conduct as alleged herein violated the Unfair Competition Act, Mental Health Parity Act, and Unruh Civil Rights Act.
- 2. Preliminary and permanent injunctive relief pursuant to the Unfair Competition Act and Unruh Act;
 - 3. For restitution in an amount to be proven at trial;
 - 4. For compensatory damages according to proof at trial;
- 5. For interest on compensatory damages at the legal rate from the date of injury, pursuant to California Civil Code § 3291;
 - 6. For statutory damages pursuant to the Unruh Civil Rights Act;
 - 7. For punitive damages according to proof at trial;
 - 8. For attorneys' fees and costs of suit as permitted by law;
 - 9. Such other relief as the Court finds just and proper.

Dated: October 9, 2015

KNAUF ASSOCIATES

By: Christopher H/Knauf Attorneys for Plaintiff S.F.

DEMAND FOR JURY TRIAL

Plaintiff hereby demands a jury trial.

Dated: October 9, 2015

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KNAUF ASSOCIATES

By: Christopher H. Knauf Attorneys for Plaintiff

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ATTORNEY OR PARTY WITHOUT ATTORNEY (Name, State Bar n Christopher H. Knuaf, Esq. (SBN 185180)	umber, and address):	FOR COURT USE ONLY
Laura N. Diamond (SBN 185062)		
. KNAUF ASSOCIATES	; an	
2001 Wilshire Blvd., Ste 205, Santa Monica TELEPHONE NO.: 310-829-4250	CA 90403 FAX NO.: 310-622-7263	Superior Court of California
ATTORNEY FOR (Name): CK@goodlaw.biz	FAX NO.: 31U-022-7203	Superior Court of California
SUPERIOR COURT OF CALIFORNIA, COUNTY OF LO	Angolog	County of Los Annales
STREET ADDRESS: 111 North Hill Street	Migeles	
MAILING ADDRESS: -Same-	·	OCT 0 9 2015
CITY AND ZIP CODE: Los Angeles CA 9001	2	
BRANCH NAME: Stanley Mosk Courtho	ouse	Sherri K. Carier, Executive Omcet/Clork
CASE NAME:		By M. Deputy
S.F. v. Kaiser Foundation Health Plan	ı, Inc., et al.	Moses Soto
CIVIL CASE COVER SHEET	Complex Case Designation	CASE NUMBER:
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	w must be completed (see instructions	on page 2).
Check one box below for the case type that		.
Auto Tort	[]	Provisionally Complex Civil Litigation (Cal. Rules of Court, rules 3.400–3.403)
Auto (22)		·
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	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 types (41)
Non-PI/PD/WD (Other) Tort	Wrongful eviction (33)	
Business tort/unfair business practice (07)		Enforcement of Judgment
Civil rights (08)	Unlawful Detainer	Enforcement of judgment (20)
Defamation (13)		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)	crist points (not opposite above) (10)
Other employment (15)	Other judicial review (39)	
This case ☐ is ✓ is not comp	lex under rule 3.400 of the California Ru	ules of Court. If the case is complex, mark the
factors requiring exceptional judicial manag	ement:	
a. Large number of separately repres	ented parties d. 🔙 Largé numbe	r of witnesses
b. Extensive motion practice raising d	ifficult or novel e. Coordination	with related actions pending in one or more court
issues that will be time-consuming		ties, states, or countries, or in a federal court
c. Substantial amount of documentary		ostjudgment judicial supervision
_		<u>·</u>
B. Remedies sought (check all that apply): a		leclaratory or injunctive relief c v punitive
1. Number of causes of action (specify): 5 (U		Act; Breach of Contract; Negl)
5. This case is		
6. If there are any known related cases, file ar	nd serve a notice of related case. (You	may use form CM-015.)
Date: October 8, 2015	1	111
Christopher H. Knauf, Esq.	•	$\mathcal{N}(\mathcal{I}^{-1})$
(TYPE OR PRINT NAME)		IGNATURE OF PARTY OR ATTORNEY FOR PARTY)
	NOTICE	
Plaintiff must file this cover sheet with the file under the Berkete Code. Femily Code. as M.		
under the Probate Code, Family Code, or V in sanctions.	verrare and institutions Gode). (Cal. Rul	es of Court, rule 3.220.) Failure to file may result
in sanctions.File this cover sheet in addition to any cove	sheet required by local court rule.	
		must serve a copy of this cover sheet on all
other parties to the action or proceeding.		· ·
Unless this is a collections case under rule:	3.740 or a complex case, this cover she	et will be used for statistical purposes only.

INSTRUCTIONS ON HOW TO COMPLETE THE COVER SHEET

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.

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CASE TYPES AND EXAMPLES
                                                       Contract
   Auto Tort
        Auto (22)-Personal Injury/Property
                                                           Breach of Contract/Warranty (06)
                                                               Breach of Rental/Lease
            Damage/Wrongful Death
                                                                    Contract (not unlawful detainer
        Uninsured Motorist (46) (if the
                                                               or wrongful eviction)
Contract/Warranty Breach-Seller
            case involves an uninsured
         motorist claim subject to
            arbitration, check this item
                                                                    Plaintiff (not fraud or negligence)
                                                                Negligent Breach of Contract/
            instead of Auto)
                                                                    Warranty
   Other PVPD/WD (Personal Injury/
                                                               Other Breach of Contract/Warranty
   Property Damage/Wrongful Death)
                                                            Collections (e.g., money owed, open
                                                               book accounts) (09)
       Asbestos (04)
                                                               Collection Case-Seller Plaintiff
            Asbestos Property Damage
                                                               Other Promissory Note/Collections
            Asbestos Personal Injury/
                                                                   Case
                Wrongful Death
                                                           Insurance Coverage (not provisionally
        Product Liability (not asbestos or
                                                               complex) (18)
            toxic/environmental) (24)
                                                               Auto Subrogation
        Medical Malpractice (45)
                                                               Other Coverage
            Medical Malpractice-
                Physicians & Surgeons
                                                           Other Contract (37)
            Other Professional Health Care
                                                               Contractual Fraud
                                                               Other Contract Dispute
                 Malpractice
       Other PI/PD/WD (23)
                                                       Real Property
                                                           Eminent Domain/Inverse
            Premises Liability (e.g., slip
                                                               Condemnation (14)
                and fall)
            Intentional Bodily Injury/PD/WD
                                                           Wrongful Eviction (33)
                (e.g., assault, vandalism)
                                                           Other Real Property (e.g., quiet title) (26)
            Intentional Infliction of
                                                               Writ of Possession of Real Property
                Emotional Distress
                                                               Mortgage Foreclosure
            Negligent Infliction of
                                                               Quiet Title
                Emotional Distress
                                                               Other Real Property (not eminent
            Other PI/PD/WD
                                                               domain, landlord/tenant, or
   Non-PVPD/WD (Other) Tort
                                                               foredosure)
       Business Tort/Unfair Business
                                                       Unlawful Detainer
                                                           Commercial (31)
           Practice (07)
       Civil Rights (e.g., discrimination,
                                                           Residential (32)
           false arrest) (not civil
                                                           Drugs (38) (if the case involves illegal
           harassment) (08)
                                                               drugs, check this item; otherwise,
       Defamation (e.g., stander, libel)
                                                                report as Commercial or Residential)
(I)
            (13)
                                                       Judicial Review
       Fraud (16)
                                                           Asset Forfeiture (05)
       Intellectual Property (19)
                                                           Petition Re: Arbitration Award (11)
                                                           Writ of Mandate (02)
       Professional Negligence (25)
\odot
           Legal Malpractice
                                                                Writ-Administrative Mandamus
           Other Professional Malpractice
                                                                Writ-Mandamus on Limited Court
(()
               (not medical or legal)
                                                                   Case Matter
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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
          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
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Other Civil Petition

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

Wrongful Termination (36)

Other Employment (15)

Writ-Other Limited Court Case

Review of Health Officer Order Notice of Appeal-Labor

Review

Other Judicial Review (39)

CASE NUMBER

BC 5 9 7 5 1 8

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

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? YES CLASS ACTION? YES LIMITED CASE? YES TIME ESTIMATED FOR TRIAL 5

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.
- 7. Location where petitioner resides.
 8. Location wherein defendant/respondent functions wholly.
 9. Location where one or more of the parties reside.
 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.

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Other Personal Injury/ Property Damage/ Wrongful Death Tort

Civil Case Cover Sheet Category No. 3	Type of Action TV (Check only one)	Applicable Reasons See Step 3 Above
Auto (22)	□ A7100 Motor Vehicle - Personal Injury/Property Damage/Wrongful Death	1., 2., 4.
Uninsured Motorist (46)	☐ A7110 Personal Injury/Property Damage/Wrongful Death – Uninsured Motorist	1., 2., 4.
Asbestos (04)	1	2. 2.
Product Liability (24)	□ A7260 Product Liability (not asbestos or toxic/environmental)	1., Ź., 3., 4., 8.
Medical Malpractice (45)	E 45040 ON B D 4	1., 4. 1., 4.
Other Personal Injury Property Damage Wrongful Death (23)	□ A7230 Intentional Bodily Injury/Property Damage/Wrongful Death (e.g., assault, vandalism, etc.) □ A7270 Intentional Infliction of Emotional Distress	1., 4. 1., 4. 1., 3. 1., 4.

LACIV 109 (Rev. 03/11) LASC Approved 03-04

CIVIL CASE COVER SHEET ADDENDUM AND STATEMENT OF LOCATION

Local Rule 2.0

(E)

(E) (f)

N (E) S.F. v. KAISER FOUNDATION HEALTH PLAN, et al.

CASE NUMBER

Non-Personal Injury/ Property Damage/ Wrongful Death Tort

Employment

Contract

Real Property

Unlawful Detainer

			
Civil Case Cover Sheet Category No.		B Type of Action (Check only one)	C Applicable Reasons - See Step 3 Above
Business Tort (07)	☐ A6029	Other Commercial/Business Tort (not fraud/breach of contract)	1., 3.
Civil Rights (08)	A6005	Civil Rights/Discrimination	1., 2., 3.
Defamation (13)	□ A6010	Defamation (slander/libel)	1., 2., 3.
Fraud (16)	□ A6013	Fraud (no contract)	1., 2., 3.
Professional Negligence (25)	□ A6017	Legal Malpractice	1., 2., 3.
Troissourial regulgence (20)	□ A6050	Other Professional Malpractice (not medical or legal)	1., 2., 3.
Other (35)	□ A6025	Other Non-Personal Injury/Property Damage tort	2.,3.
Wrongful Termination (36)	□ A6037	Wrongful Termination	1., 2., 3.
Other Employment (15)	□ A6024	Other Employment Complaint Case	1., 2., 3.
Outer Employment (13)	□ A6109	Labor Commissioner Appeals	10.
	□ A6004	Breach of Rental/Lease Contract (not unlawful detainer or wrongful eviction)	2., 5.
Breach of Contract/ Warranty (06)	□ A6008	Contract/Warranty Breach -Seller Plaintiff (no fraud/negligence)	2., 5.
(not insurance)	□ A6019	Negligent Breach of Contract/Warranty (no fraud)	1., 2., 5.
	□ A6028	Other Breach of Contract/Warranty (not fraud or negligence)	1., 2., 5.
Collections (09)	□ A6002	Collections Case-Seller Plaintiff	2., 5., 6.
Collections (08)	□ A6012	Other Promissory Note/Collections Case	2., 5.
Insurance Coverage (18)	□ A6015	Insurance Coverage (not complex)	1., 2., 5., 8.
	□ A6008	Contractual Fraud	1., 2., 3., 5.
Other Contract (37)	□ A6031	Tortious Interference	1., 2., 3., 5.
	□ A6027	Other Contract Dispute(not breach/insurance/fraud/negligence)	1., 2., 3., 8.
Eminent Domain/Inverse Condemnation (14)	□ A7300	Eminent Domain/Condemnation Number of parcels	2.
Wrongful Eviction (33)	□ A6023	Wrongful Eviction Case	2., 6.
	□ A6018	Mortgage Foredosure	2., 6.
Other Real Property (26)	□ A6032	Quiet Title	2., 6.
	□ A6060	Other Real Property (not eminent domain, landlord/tenant, foreclosure)	2., 6.
Unlawful Detainer-Commercial (31)	□ A6021	Unlawful Detainer-Commercial (not drugs or wrongful eviction)	2., 6.
Unlawful Detainer-Residential (32)	□ A6020	Unlawful Detainer-Residential (not drugs or wrongful eviction)	2., 6.
Unlawful Detainer- Post-Foreclosure (34)	□ A6020	FUnlawful Detainer-Post-Foreclosure	2., 6.
Untawful Detainer-Drugs (38)	□ A6022	Unlawful Detainer-Drugs	2., 6.

N (3)

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SHORT TITLE: S.F. v. KAISER FOUNDATION HEALTH PLAN, 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 Assel Forfeiture Case	2., 6.
/iew	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.
lon	Antitrust/Trade Regulation (03)	☐ A6003 Antitrust/Trade Regulation	1., 2., 8.
-itigat	Construction Defect (10)	☐ A6007 Construction Defect	1., 2., 3.
Provisionally Complex Litigation	Claims Involving Mass Tort (40)	☐ A6006 Claims Involving Mass Tort	1., 2., 8.
l₹ Co	Securities Litigation (28)	□ A6035 Securities Litigation Case	1., 2., 8.
/islona	Toxic Tort Environmental (30)	☐ A6036 Toxic Tort/Environmental	1., 2., 3., 8.
Pro	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.
. £	RICO (27)	☐ A6033 Racketeering (RICO) Case	1., 2., 8.
Miscellaneous Civil Complaints	Other Complaints (Not Specified Above) (42)	 □ A6030 Declaratory Relief Only □ A6040 Injunctive Relief Only (not domestic/harassment) □ A6011 Other Commercial Complaint Case (non-tort/non-complex) □ A6000 Other Civil Complaint (non-tort/non-complex) 	1., 2., 8. 2., 8. 1., 2., 8. 1., 2., 8.
	Partnership Corporation Governance (21)	☐ A6113 Partnership and Corporate Governance Case	2., 8.
© ✓ © ⊤ Miscellaneous Civil Petitions	Other Petitions (Not Specified Above) (43)	□ A6121 Civil Harassment □ A6123 Workplace Harassment □ A6124 Elder/Dependent Adult Abuse Case □ A6190 Election Contest □ A6110 Petition for Change of Name □ A6170 Petition for Relief from Late Claim Law	2., 3., 9. 2., 3., 9. 2., 3., 9. 2. 2., 7. 2., 3., 4., 8.
× .		□ A6100 Other Civil Petition	2., 9.

HORT TITI	S.F. v. KAISER FOUNDA	ATION HE	ALTH PLAN,	et al.	CASE NUMBER	
					lence or place of business, performance, or other for filing in the court location you selected.	
	ON: Check the appropriate boxe Column C for the type of action to use.			ADDRESS: 4608 Kingswell Ave.		
]1. ☑2. ☑3. □4. □5. □6. □] 7 . □ 8 . [□9. □10.			
CITY:	geles	STATE:	ZIP CODE: 90027			
	rrect and that the above-entiti	ed matter	is properly file	d for assignment to	of the State of California that the foregoing is true the Stanley Mosk courthouse in the ingeles [Code Civ. Proc., § 392 et seq., and Local	
Rule 2.	0, subds. (b), (c) and (d)].			·		
Dated:	Oct. 8, 2015	٠.		·	\mathcal{M}	
				(SI	GNATURE OF ATTORNEY/FILING PARTY)	
	SE HAVE THE FOLLOWING IENCE YOUR NEW COURT		COMPLETED	AND READY TO	BE FILED IN ORDER TO PROPERLY	
1.	Original Complaint or Petit	ion.			e e e e e e e e e e e e e e e e e e e	
2.	If filing a Complaint, a com	pleted Su	mmons form	for issuance by the	e Clerk.	
3 .						
4.						
5 .	Payment in full of the filing	fee, unle	ss fees have i	peen waived.		
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 be served along with	nents to b the sumn	e conformed in nons and com	by the Clerk. Copi plaint, or other init	es of the cover sheet and this addendum iating pleading in the case.	