



Ronnie Lippett listened to the bible in his room at his home in South Easton. The retired Patriots cornerback was diagnosed with dementia and has cognitive problems related to playing football, but the NFL is denying him benefits under the concussion settlement.

*Craig F. Walker/Globe Staff*

BOB HOHLER

# Denied benefits, delayed payments, and

# the bureaucratic roadblocks of the NFL's concussion settlement

By [Bob Hohler](#), Globe Staff

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On festive holidays, Ronnie Lippett, one of the hardest-hitting defensive backs in New England Patriots history, eats alone in his room because the sounds of family celebrations disorient and disturb him.

He never leaves his home outside Boston without a small spiral notebook that contains his precise itinerary, floor plans of the buildings he visits, phone numbers, and his favorite Bible passages.

His GPS goes, too. Otherwise, he is likely

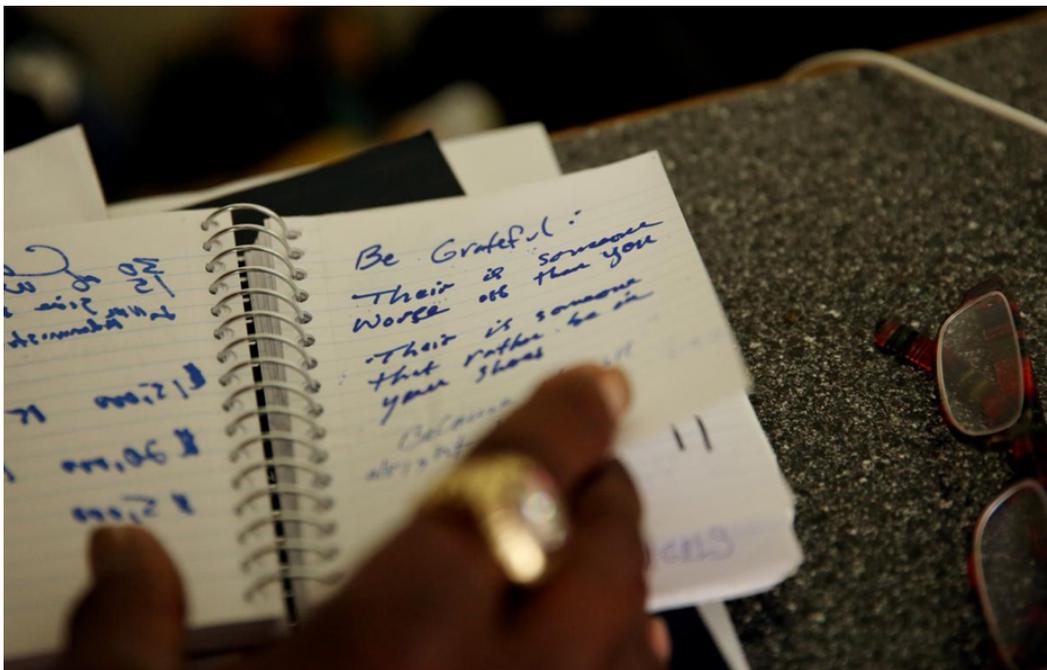
to get lost and need the police to help guide him home again.

At 57, Lippett said he feels himself slipping away. A member of the Patriots' All-Decade Team for the 1980s who started in the franchise's first Super Bowl, in the 1985 season, Lippett devoted much of his life afterward to giving back to the Greater Boston community as a professional youth counselor and a parent of 26 foster children.

Now he is coping with serious cognitive deficiencies that doctors have told him are related to the head blows he absorbed playing nine seasons for the Patriots.

Yet Lippett's application for assistance under the NFL's \$1 billion concussion settlement has been denied, as have 179 others filed through March 13 by retired NFL players, including many Patriots.

"I know I'm not going to live that long," Lippett said in a series of interviews. "I'm fighting to take care of my wife and kids and grandkids after I'm gone, but I'm getting set up to fail."



Lippett displayed a notebook he uses to remember things.

*Craig F.  
Walker/Globe  
Staff*

Lippett's lawyer, Jason Luckasevic, who originated the class-action concussion suit and has helped more than 100 players file claims, alleges that the NFL and court-approved administrator processing the claims are unfairly denying benefits to brain-injured players or are trying to reduce or reverse monetary awards through appeals, audits, and other tactics.

"Everybody is being roadblocked," Luckasevic said. "There are new obstacles and hurdles every step of the way, and Ronnie is a victim of the whole thing. He is a poster child of somebody

who is supposed to get a payment.”

The NFL, in a statement, said the settlement “is working as anticipated by the parties and approved by the court.”

As of March 13, 1,703 former players had submitted claims for monetary awards since the process began nearly a year ago, and only 156 — less than 10 percent — had received payments of a combined \$150 million. The NFL has funded an additional \$56 million for 45 other players, but the payments had yet to be made for various reasons.

“To the extent there are delays in payment, that is caused principally by the large number of claims submitted at the beginning of the program, the large number of claims that failed to include the required medical information and backup, and the very significant number of claims that are being audited by the claims administrator for possible fraud,” the NFL stated.

The office of the claims administrator chose not to comment publicly. The office is monitored by two independent

special masters who report to the federal court overseeing the settlement.

Lippett and 28 other members of New England's 1985 Super Bowl team are among 342 retired Patriots who alleged in a class-action suit against the NFL and the helmet maker Riddell that they have experienced symptoms of brain injuries related to head impacts in games and practices. Riddell did not join the settlement and continues to litigate the case.



"It got so embarrassing, the pausing, the stuttering, the forgetting the things I commonly said," Lippett recalled.

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Walker/Globe  
Staff*

In all, 289 monetary claims totaling

\$320 million had received initial approval for payment as of March 13, but 35 of those claims had been appealed by the NFL, with the league losing 10 of the 12 appeals that have been decided. Other claims have been delayed by audits of physicians and for additional reasons.

Perhaps most glaring, only six of the 1,108 players who had filed monetary claims for diagnoses of dementia — less than 0.6 percent — had been paid by March 13. An additional 49 claims had received initial approval for payment, but most are pending appeals or other delays.

“This settlement agreement was touted as simple, straightforward, and one that would result in quick and fair payouts,” said Patrick Tighe, who represents 90 players who have filed claims, including NFL Hall of Famer and former Patriot Nick Buoniconti.

“Now, after a year, we see that the NFL is fighting every claim,” Tighe said.

Lippett’s fellow plaintiffs from the ’85 Super Bowl roster include Patriots Hall

of Famers Steve Grogan, John Hannah, Stanley Morgan, and Steve Nelson.

Morgan said in an interview that he also has been denied benefits under the concussion settlement, despite experiencing depression, mood swings, memory loss, and suicidal impulses that are considered symptoms of chronic traumatic encephalopathy, the degenerative brain disease associated with football head injuries.

Though CTE can be diagnosed only after death, Morgan said he suspects he has another CTE symptom — dementia — which would qualify him for a settlement payment. But he underwent two days of testing under the settlement protocol, only to be informed that his symptoms were not severe or specific enough to qualify for payment.

Morgan described the process as crushing.

“There are times when I just want this all to end,” he said, referring to suicide.

Morgan, 63, said he plans to donate his

brain for research at Boston University so his family might receive an explanation — and perhaps a settlement payment — for his serious cognitive impairment.

“I’m having bad problems,” Morgan said. “A lot of us are having problems like Ronnie, but the doctors don’t seem to take it serious. They act like we’re all faking to get some money.”

Morgan, one of the greatest wide receivers in Patriots history, holds franchise records for career receiving yards (10,352) and 100-yard receiving games (38), among others. But he paid a price for his fearlessness on the field before the NFL established rules to better protect vulnerable receivers.



Stanley Morgan caught a 50-yard touchdown pass in 1986.

*Stan  
Grossfeld/Globe  
Staff/File*

Morgan said he suffered nearly 30 concussions in his 13 years in New England. He twice was rushed to the hospital after collisions rendered him unconscious, and though he receives benefits under the NFL's disability plan, he said the income falls short of the amount he needs for his medical bills and, in his view, short of what he deserves under the settlement.

For many years, Morgan maintained an active public speaking schedule, but no

longer.

“With the changes I’m going through, I just can’t say what I want to say because my mind isn’t operating right anymore,” he said.

Lippett shares his distress. A longtime public speaker, Lippett said the severity of his cognitive decline struck him about 10 years ago when he was addressing a boardroom of corporate executives and became so frustrated by his inability to focus that he began crying.

“It got so embarrassing, the pausing, the stuttering, the forgetting the things I commonly said,” he recalled.

In his Patriot days, Lippett was renowned for his ferocity. One of the most spectacular hits the Patriots delivered in their 46-10 loss to the Bears in the Super Bowl became an enduring image of Lippett upending Chicago quarterback Jim McMahon, who also is coping with severe consequences of head injuries.

“I loved to hit,” Lippett said. “Hitting was

the greatest thing, but hitting is what got me where I am now.”

A Florida native who is enshrined in the University of Miami Sports Hall of Fame, Lippett was respected among the Patriots in part for his spirituality and his role in organizing Wednesday night Bible studies and recruiting pastors for Sunday services. His teammates chose him to receive the 1990 Ed Block Courage Award for his sportsmanship, courage, and inspirational qualities.



Lippett broke up a pass intended for receiver Derrick Crawford of the 49ers in 1986.

*Bill Greene//Globe Staff/File*

A graduate of University of

Massachusetts Boston with a degree in human services, Lippett spent more than a decade counseling youths for Dare Family Services, Community Care Services, the Brockton Multi-Service Center, and two organizations he created: the Ronnie Lippett Mentoring Program and the Foundation for Student Education.

As foster parents, Lippett and his wife, Sheryl, cared for some of the most severely physically and sexually abused foster children in the state's social service system.

“There isn't a foster parent in New England who has done more for kids than Ronnie Lippett,” said Mark Lawton, a former Massachusetts Superior Court judge who presided over cases involving children in Lippett's care.

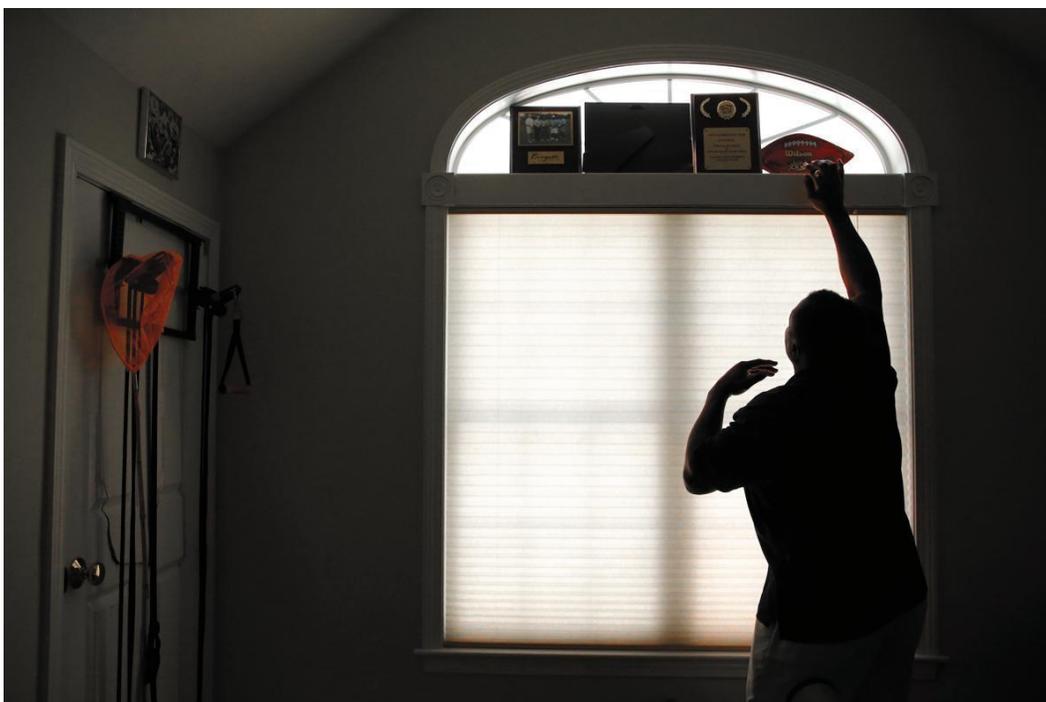
“Now he has all these problems, and it kills me,” Lawton said. “He deserves better.”

Lippett said he played through many injuries in the NFL, from concussions to broken ribs, and has endured 15 football-

related surgeries. He recalled players lining up before games for injections of powerful anti-inflammatories, and receiving liberal regimens of painkillers, muscle relaxants, and powerful analgesics throughout the season.

His claim for a settlement payment was denied in December, despite a board-certified neurologist, Dr. Jon Peters, diagnosing him with one of the conditions covered by the settlement.

Lippett asked that his diagnosis remain private, but the settlement covers five conditions: dementia, Alzheimer's, Parkinson's, CTE, and ALS.



Lippett used plaques and other honors to block the light in his room. He said he probably spends 95% of his time in his room. He listens to the bible and soft music, watches old movies and keeps the light low.

*Craig F.  
Walker/Globe  
Staff*

In denying Lippett's claim, the administrator acknowledged that he suffers from numerous conditions, but asserted that he did not meet the criteria for his specific diagnosis. Luckasevic said many other players have received similar denials, often with the administrator suggesting the players are suffering from medical or mental health problems not covered by the settlement.

Lippett said it baffles him that he has received disability benefits from the NFL and Social Security, but has been rejected under the concussion settlement. His appeal of the denial has been delayed by an audit of the accuracy of Dr. Peters's work in cases involving many retired NFL players.

The audit follows a special master's allegation last year that a California physician with no ties to the Virginia-based Peters misrepresented information submitted in monetary claims filed by 153 former NFL players.

Luckasevic described the delays as unwarranted and unjust.

“Somehow the word ‘settlement’ has changed to ‘litigation,’” he said.

Many brain-injured players, meanwhile, are left wondering about their futures.

In Lippett’s case, he spends most of his time in his bedroom. Because the world has become too much for him in many ways, he sits amid dimmed lights, listening to calming music or his audio Bible, or watching classic movies that soothe him, such as “The Thin Man” and “The African Queen.”

“I feel safe here,” he said, “while I’m waiting for help.”



Lippett talked about his struggles.

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