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Rafael attended Miami Senior where he won several local, state, and national awards, including the prestigious Miami Herald

Silver Knight. After graduating in 1983, he obtained a Bachelor's of Science degree from the University of Florida in 1987.

Rafael earned his Jurisprudence Doctorate degree from the Florida State University in 1990. During law school, he interned for Rep. Lincoln Diaz Balart at the Florida House of Representatives. He also clerked for Judge Charles McClure at the Florida $2^{\rm nd}$ Circuit Court, Judge James Joanas at the Florida $1^{\rm st}$ District Court of Appeal, and Justice Gerald Kogan at the Florida Supreme Court.

After graduating from FSU, Rafael practiced social security disability, workers' compensation, and personal injury law in Tampa, Florida from 1990 to 2005. He then served as corporate counsel for FCCI Insurance in Sarasota, FL from 2005 to 2008, and as CEO of The Center for Lien Resolution, The Center for Medicare Set Aside Administration, and The Center for Special Needs Trusts Administration in Clearwater, Florida from 2008 to 2011. Rafael then served as Vice President of Medicare & Medicaid Compliance for Gould & Lamb in Bradenton, Florida from 2011 to 2014, and as VP of Strategic Solutions at PMSI/Helios/Optum/UnitedHealthcare in Tampa, Florida from 2014 to 2016. Rafael presently serves as President of Flagship Services Group in Denver, Colorado.

Over the last 30 years, Rafael has published over 300 articles, book chapters, and books, including his series on Workers' Compensation, Social Security Disability, and Medicare Set Asides.

Over the last 25 years, Rafael has also taught workers' compensation social security disability, Medicare, and Medicaid at the FSU College of Law, Stetson University College of Law, USF Department of Vocational Rehabilitation, USF Department of Occupational Medicine, USF College of Public Health, and the University of Tampa.

He has lectured over 500 times nationally on the history, substance, and legislative composition of the US workers' compensation system, the federal social security disability system, and the interplay between Medicare and Medicaid, including the Medicare Secondary Payer Act and Affordable Care Act's requirements affecting both. He is considered one of the country's preeminent experts in the areas of Mandatory Insurer Reporting, Conditional Payments Resolution, Medicare Set Asides, and Special Needs Trusts, and has testified before legislative committees and executive commissions, drafted, reviewed, amended, and provided opinions on proposed legislation, and served as a consultant to legislative and congressional staff.

Rafael and Lisa were married in 1988 and have two boys, Alex and Andres. Lisa teaches kindergarten at Brandon Academy, Alex studies game design at the University of Central Florida and Andres attends Hillsborough Community College.

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