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Rafael earned his Bachelor of Science degree from the University of Florida and his Juris Doctor from Florida State University. Over the past four decades, he has built a distinguished career across legal, executive, and compliance leadership roles, including partner at Barrs Williamson, corporate counsel for FCCI Insurance, and executive leadership positions with organizations such as the Center for Lien Resolution, Center for Medicare Set Aside Administration, Gould & Lamb, PMSI/Helios, Flagship Services Group, and UnitedHealth/Optum Settlement Solutions.

Today, Rafael is a partner at Cattie & Gonzalez, PLLC, a national law firm dedicated to Medicare and Medicaid Secondary Payer compliance. He advises clients across all 50 states and U.S. territories on mandatory reporting, conditional payments, and future medical allocations across a wide range of complex claims, including auto liability, workers' compensation, medical malpractice, and wrongful death matters. A widely recognized industry voice, Rafael maintains an active social media presence with more than 100,000 followers and regularly shares insights through speaking, digital platforms, and the firm's newsletter.