

# Raymond - Cheboygan County



I have several serious and lifelong injuries from a car accident on August 4, 2019. I have a traumatic brain injury, I'm in constant pain, I have had lots of falls, and I also have post traumatic stress disorder. My life has been so hard since my accident. If I didn't have the support and help from my caregivers, I don't think I'd still be here. They help me live in my own home and live the best life that I can.

The insurance companies have no right to cut payments to in-home care companies almost in half. If my care company lets me "go", there aren't any others to provide care for me - they're losing money! And the Michigan congressmen should have NEVER passed that law and just made the cuts "across the board". Why punish everyone if there were a few who were overcharging for care? The smaller home care companies have had to close and those employees lost their jobs. Some people in Michigan have died because they had to go to a nursing home after they lost their in-home care - that's TERRIBLE!!!!

This mistake needs to be fixed NOW before more people die. If the insurance company CEOs, MI senators, and MI representatives had a catastrophic car accident with very severe injuries, they would step right up and make the right fix to the Auto No-Fault Insurance reform. And they would fix it now.....

## SOLUTIONS

- Continuing the percentage formula of Medicare as outlined in SB1/PA21 (as is).
  - Provide language similar to our MI Worker's Compensation & Disability Act for Home Health Care Providers shall be reimbursed either at the providers usual & customary charges or reasonable payment, whichever is less.
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- This assures critically needed care & services would continue.
  - The addition of Medical Utilization Review, in the 2019 Statute, assures cost controls & sustainability.
  - Shouldn't drivers who purchase Unlimited Lifetime PIP coverage options, and therefore pay the MCCA fee, expect a robust Post-Acute network?

# Alanna RN, BSN - Cheboygan



I was in a car accident 12/2/20. That accident changed my life physically and mentally, and I will not be 100% of the same person I was before. I was in a wheelchair for the first 3 months of my recovery and relied on others to help with my daily activities as well as getting to my appointments. I am married and live with my husband, and we rely on each other to do what needs to be done around the house. Without a care attendant that burden would have been put all on my husband, not to mention the burden of being the sole provider for the two of us, and having to tend to my needs while he was home after work. That is not fair to have to put such a burden on somebody who already had his life turned upside down.

I was also physically and mentally unable to return to driving myself to and from all of my appointments for at least nine months. Without a care attendant to drive me to these appointments, there is no way I would have made it to them, or my husband would have lost his job by having to take so much time off. A year and a half later I had surgery and still needed a care attendant, but new laws were set in place and the companies were not getting reimbursed enough to pay the care attendants. Therefore, I was unable to get help from home healthcare, and the burden fell on my husband, who has a full time job and all the other chores that needs to be tended to. That is unfair to put either of us in such a situation when there are competent people who want to do the job. My husband is an amazing and loving person who of course would help, but I can see how it may put strain on many people and relationships.

My heart goes to the people who need round the clock care or have absolutely nobody to help them. What do they do? If they aren't able to get the care and help they need, what happens to them? It is not right, these people need access to that care, the companies need to be able to pay their workers a fair wage. I suffered many broken bones, and ailments that require physical therapy. With the new auto laws, I was cut off of therapy at a certain point because there was a certain "allotment" of therapy that one can have per injury. When somebody like me has multiple injuries and is waiting for one thing to heal in order to have surgery on the next, therapy is needed to help keep those areas as strong as possible without further injuring the area. Also, if somebody has met their maximum therapy sessions, how are they supposed to recover from new surgery that all stemmed from this auto accident?

My heart also goes to the individuals who have permanent damage, and need physical therapy to keep their muscles from atrophying. Do they only get so many sessions? What happens then? I truly wish lawmakers and people who make important decisions would look at the big picture. They need to see how their decisions affect others. What if this was your family member or yourself?

-Alanna Ennis, RN, BSN