

James - Emmet County



My dad was in a bad auto accident a year and a half ago. After his hospital stay, he was required to be in a facility to help with his care and rehabilitation. While there, his physical and mental health declined exponentially and he became bedridden. We got him out of the facility, returned home and he's had 24/7 home care giving him the best life he can live right now. Being in his own home with the most helpful and nurturing caregivers has given him an extended life and a sense of normalcy in an otherwise world of his that has been turned upside down.

Returning to a hospital or facility to live would be awful for him and most likely end his life. My dad now requires many doctor visits. He had a wheelchair-friendly transport company that brought him to his visits but due to the Michigan auto reform, that company had to close its doors which left my father unable to get to his required appointments. My family had to buy the \$25,000 van from the company that went under so he could get to his checkups. This was a huge expense for us but now something necessary since the reform.

Please take all this into consideration when reevaluating your laws and policies. Without this home care, he wouldn't be alive today. These caregivers are invaluable, especially for families with loved ones that are far away.

Thank you. Best Regards, Matt Cassidy

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?

James - Emmet County



Our dad, Jim Cassidy, was in a car accident two years ago last November. Due to his sustained injuries from the accident, he had to have a partial hip replacement that required physical therapy multiple times a week. The accident happened at the beginning of COVID, making the assisted living residence no longer feasible because he needed in-house physical therapists to get the required rehab. Due to the circumstances and time constraints, we had to move our father into a nursing home to complete his treatment plan for physical therapy. Our dad was a resident for a month, where he gained several pressure ulcers and lost over fifty pounds. With the help of AdvisaCare, my brother and I were able to get our father out of the nursing home and return him to his residence of over forty years with the required equipment needed for his care.

With all the obstacles our father encountered, his prognosis was not looking positive. Now, two years later, our dad has been able to live a comfortable and happy life due to the home health workers and nurses of AdvisaCare. My brother and I live out of state and cannot always travel to our father when he is sick. It is the love and quality of the home health workers who sit with our father at the hospital when he is admitted, cook and feed him healthy meals, sing and converse with him throughout the day, and make sure he is receiving the medical treatment he needs and deserves.

There is no doubt in our mind, we would have lost our father a year ago had it not been for the automotive insurance coverage that allowed us to have 24 hour care. Our father's life has solely depended on the angels who have taken care of him and brought him back to life. My brother and I are eternally grateful. **If his insurance policy changes, my brother and I will no longer be able to give our dad the care he needs. We need his care to remain the same or else we are fearful we will have to say goodbye to our dad sooner than we would have to if the policy remains the same.** It is my greatest hope AdvisaCare will be able to continue to give our dad the highest quality of care.

Thank you, Megan!

LeRoy - Emmet County



To Whom it may concern:

My name is LeRoy Thrush and I'm a retired police officer from Harbor Springs, Michigan. In March of 2016, my retirement plans changed when I was involved in a catastrophic car accident, which left me unable to continue to care for myself. Over the last 6 years, I have needed and relied on care staff to help me get through my daily routine. They assist me with medication reminders, showers, mobility, meal prep, cleaning, oxygen management, and transportation to and from doctor appointments.

After my accident, there were a few places where I could have ended up living the rest of my life. I could have remained in the hospital or been placed in a care facility, but there was a better choice by having staff come to help me at home. This was possible because my auto insurance paid for such services. They still do but at a lesser rate since the Auto no-fault law was passed in 2019. I was unfortunate to have been in the accident, but fortunate enough to be able to be at home.

I know there are a lot of people who will not be so lucky in the future due to the cuts in the amount of coverage. Many companies that provide in-home health care have closed their doors because they are only receiving a percentage of what they were before the law changed. With the companies closing it leaves caregivers without jobs, patients without care, leaves families having to take over the care of their loved ones, and/or it places loved ones in care facilities. We need the new laws to change so people can be in the comfort of their own homes whenever possible.

I support the need for a fix to the Michigan Auto Insurance Reform.

Thank you for your time.

Sincerely,
LeRoy Thrush

Ron - Emmet County



My name is Ron and I'm 52 years old. I was hit on my Harley at the age of 37; I lost my leg, lost my arm, and had a traumatic brain injury. At this point in time, I'm one of the very few people that is blessed. My previous home care company dropped me after the No Fault Auto Insurance reform and I had great caregivers that had been taking care of me for a while leave.



Another company picked me up but the caregivers who stayed with me had to take pay cuts. You can get paid more at McDonald's than most CARE GIVERS EVER MAKE RIGHT NOW!!! The legislators of Michigan did this so we need them to undo it. People's lives can get back to normal where they do not have to worry about taking care of their loved ones!!! DO THE RIGHT THING Republicans and democrats!!! We need a fix!!!

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Jennifer - Emmet County



Hello. My name is Jennifer Joneson, and I would like to tell you about my experiences in order to highlight the importance of supporting legislative reforms to Michigan's No Fault Act. On a beautiful day in October 2017, my daughter and I were driving on a nearby country road when we were struck in a T-bone manner not far from home. Thankfully, my daughter wasn't badly hurt, but our lives were instantaneously changed forever.

I sustained severe injuries, including more than 18 broken bones, which required multiple surgeries. I also suffered a traumatic brain injury, used a tracheostomy for breathing, a stomach feeding tube for nourishment, and I even wore a metal halo device to immobilize my broken neck. I was in hospitals, and later in residential in-patient rehabilitation facilities, for almost 9 months before I could go home.

Thanks to the terms of my Michigan no fault insurance policy, I received comprehensive medical care for my traumatic injuries. Once I went home, since I still could not walk on my own, my no fault insurance provided me with extensive at-home care and the medical supplies that I needed to navigate life at home.

The most recent amendments to the Michigan No Fault Act have created ambiguities about care requirements and created other unintended roadblocks that prevent some people from receiving the medical care that they need. I hope that our legislators will agree to support changes in the amended law in order to remove the uncertainty and difficulties that the most recent statutory amendments have created.

At this time, I continue to suffer from permanent pain and disability from our accident. Patients like me are under great stress, and lawmakers should strive to re-write the No Fault Act in a way that spares us from unnecessary difficulties in obtaining care. We are disabled. Time and money are not our friends.

Thank you.

