Courtney for Cody

Over six years ago (April 13th, 2016) my brother, Cody Cantrell, at the age of 19 was catastrophically injured in a head-on collision, after a vehicle crossed into the center lane where he was waiting to turn into a gas station. He acquired a severe traumatic brain injury, which left him with several neurological conditions that have affected his ability to talk, walk, and even eat on his own. He requires 2 high-tech skilled aides around the clock (24/7) for every aspect of his survival.

The auto reform law that went into effect on July 1st, 2021 has turned our world upside down and left us with a magnitude of issues that have negatively impacted my brother and many others like him (approximately 18k) in several ways, including physical, mental and emotional pain. Currently, Cody lives at home with his family, but he spent the first few years after his accident living in facilities before he was stable enough. When he was in the facilities he was abused and did not make much progress. Since he has been home Cody has made tons of strides and it has further improved his quality of life.

The part of the law change that limits family/friends attendant care to 56 hours a week (previously it was unlimited) is causing us to scramble to cover 192 hours of the 336 hours a week. We do have additional help from a home care agency, Advisacare (previously HealthPartners, which closed shortly after July 2021 due to the 45% reimbursement cut for providers' law change), but now they're also struggling to stay open. They're at risk of dropping Cody as a client or closing altogether. If that happens we won't be able to keep my brother at home and we will be forced to put him in a nursing home where he likely won't survive, as they can't provide the quality of care he needs. Other specialized facilities aren't accepting auto clients.

The stress from the uncertainty for each day of how my brother's home care will continue haunts us! We tried contracting for additional family/friends attendant care hours, as that was supposed to be a fix available to us, but we were denied a contract by the Michigan Catastrophic Claims Association. Currently, we have a lawyer involved, but it shouldn't have come to that. My brother and others in his situation should be grandfathered into the law as it stood before July 1st, 2021. **We need a fix!**

Thank you, Courtney

Jean M. Baumgard

I, Jean M. Baumgard was only 32 years old when **I was in a Catastrophic Auto Accident that subsequently left me with a C5-C6 level Spinal Cord Injury on December 3, 1988,** and with the inability to walk and in need of a wheelchair to get around. I was hospitalized for one month at Lapeer Hospital, Lapeer, MI. In January 1989 I was transferred to Grand Rapids, MI, to Mary Free Bed Rehabilitation, for Rehabilitation when they established that I needed 24 hours a daycare, 7 days a week. No matter the weather (mostly snow), my husband, kids, and family came to see me every week! I arrived home from Rehab in March of 1989, my home had nothing modified from the auto carrier to accommodate my wheelchair needs due to my Auto injury. However, that didn't stop my family from making sure I was able to get around inside or outside my existing home. Eventually, the Auto Carrier put in a ramp.

In May of 1990 and many hours/years with my Lawyer, I received money from the auto carrier for me to build a barrier-free home on my property for my disability needs. **The reason I received the money was because under the Michigan No-Fault Law Auto Policy they have to provide you with barrier-free housing.** It was cost savings for the auto carrier to do this.

My Husband, since March 1989 when I arrived home from Rehab has primarily been my High Tech Aide, as well as help from a Home Health Care Agency. My husband cares for me for more than 56 hours a week. **There are so many needs I require due to my auto injuries, I need 24-hour care.** This doesn't stop my husband, he and the kids "from day one" have always made sure that I am well taken care of. No matter whatever hurdles are thrown my way even to this day, my family is always there!

Now Michigan No-Fault wants to take away my/our family's care and on top of that implement a Medicare Fee Schedule that doesn't pay squat! No-Fault knows that family care is what keeps us going every day and that scares them (MCCA). I know we are just a claim number and a burden to you but we are human beings just like you, setting aside our disabilities. But, "you" are the ones that made us pay for years of your No-Fault Law Insurance because that is what "you," told us to do in order to be insured. **So, we all did this and this is the thanks we get for paying your high-priced insurance premiums on time! We have done nothing to "you"!! Shame on you Michigan No-Fault!!!**

Joan for Sandra

My mom Sandra Chatterson was in a head on collision January 2019. This accident left her with nearly every bone in her body broken. The breaks in her legs will never heal. Leaving her wheelchair bound for the rest of her life.

After two months in a hospital and four months in a rehab facility, she was finally able to come home to her apartment. The new law reduced catastrophic pay out funds which then created problems for her. She had 24 hour caregivers for two and a half years. Then it was reduced to 18 hours a day.

There are times when there is no caregiver for a day here and there. On one of those days I received a call from mom saying she sled out of her chair and was on the floor. She is unable to get up on her own, it takes more than one person to get her up as she is dead weight. I don't live close by so on the occasions that she ends up on the floor alone I have to call 911 to assist her. This was not an issue before.

This law has also effected her transportation to and from therapy and doctors appointments. She is on a fixed income and neither one of us can afford a van with a wheelchair lift. Needless to say, this law has effected her quality of life and safety in the past year tremendously

Sincerely, Joan Gray

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.

-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?

Valerie Carah

On August 22nd, 2020, around 3:00 PM I was traveling down Carpenter Road towards Dort Highway, I saw a woman in a black van at the stop sign on Bray Road that dead-ends at Carpenter Road, Aaron (my late husband's Caregiver) was driving. I was sitting in the passenger seat and my husband Bill was sitting behind me. Aaron was going the speed limit and the black van was just sitting at the stop sign. As we approached Bray Road the black van turned left in front of us. Aaron did his best to avoid her by making a sharp right turn but he could not avoid it. As I saw her turn in front of us I bent down and said, "oh god no" because I knew she was going to hit us.

After the crash I was confused. I tried to move my leg but it just wobbled. I knew then that my right leg was broken and the pain was excruciating. The ambulance had to rip me out of the car to get me out. I don't remember the ride to the hospital, I was taken to Hurly while my husband was taken to Mclaren. The surgery on my broken pelvis and right femur was finished immediately. I was taken to insight for rehabilitation and was there for over a month until they had to put me back in the hospital for my heart.

When I was finally able to go home we were moved into an Assisted Living Facility due to situations with my husband. About 4 weeks after moving in Bill passed away on March 14th, 2021. I have received 24-hour care which has been helpful for me to get around and do daily activities along with Physical/Occupational Therapy.

With the new bill, I was grandfathered in before the No-Fault changes. I was receiving good care but the changes did affect how many Caregivers I have. I went from 5 before July to now having 11. I paid for top care and now that is being taken away from me. I realize the Michigan Legislature wanted the rates lowered because Michigan is the only state to have No-Fault, but what they have done has now put hardships on those who have paid premium quality insurance. It doesn't make sense that their right to adequate care was taken away from them. For Michigan to carelessly increase our burdens has me losing faith in our Government officials that were elected to serve us. What have you done? Not only has the person who crashed into us stolen everything from me but the Michigan Legislature has too!