

Gerri Slikkers for Adrian Slikkers



To whom it may concern, In 2002 my husband Adrian and I were in a terrible accident. He suffered a TBI and was in a coma for a month and a half. My injuries were bad but nothing that would be long-lasting. During his recovery, Adrian had been living at Spectrum continuing care, then Mary Free Bed, and then Hope Network. When he was finally able to come home our Care Manager contacted Health Partners who provided home care to assist Adrian. **Everything was going fine and we were coming up to 20 years since the accident when our world was turned upside down.**

We heard Health Care Agencies that have No-Fault clients were only going to receive 45% of their normal income from Insurance Companies. **How can a business survive when half of it's income has been taken away but they were expected to maintain the same level of service. That is ludicrous!** A lot of these agencies have 80% to 90% No-Fault clients. If this was meant to weed out agencies that were gouging the insurance company they certainly went about it the wrong way. Punish everyone to get a few bad apples.

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This was so ridiculous. **I figured Michigan Legislature would vote and put this unbelievable nonsense to rest.** Well, politics raised its ugly head and there was no vote. Now the trouble begins.

The agency we used for years contacted us and stated they had to close their doors. The date was set and we scrambled to find a new agency. Plus the Caregiver that cared for my husband was going to be out of a job. They had been with us for years and were like family. We had to keep our home unit together.

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All of us were getting so stressed out. The Caregiver didn't want to leave but they had no choice. Financially, we could not pay for Caregivers coming 24/7. We were in panic mode.

Thank god our Care Manager found a new agency and they agreed to take my husband's care and bring along our Caregiver also. What an answer to our prayer.

We were so lucky to find a new agency. Many people have not been so lucky. **If we couldn't find a new agency and lost our Caregivers the results would have been devastating.** My husband would have had to go to a Nursing Home, which for him, would be a death sentence. I promised him I would never send him to a Nursing Home but without Home Care, I would have had no choice. How could I live with that decision? What about the people that can't afford a Nursing Home, where do they go? Do they just die at home?

How could our Legislature be so callous and uncaring to pass such a horrific Bill? They don't care about their constituents but are jockeying their position to further their career. All these sick people are going to be fending for themselves now that so many agencies have closed. The ones still open don't want No-Fault clients.

Tell me what's next for all these people who have paid their insurance every month so they would be taken care of in case of an accident. Do they get refunds? No! They get nothing but heartache.

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?

Judy - Kalamazoo County



I am expressing the overwhelming concern that as human beings our state legislature does not want to pass SB 314 & HB 4486. In an effort to cut insurance costs a decision is coming down to change care for accident victims who have suffered life changing events as well as family members. We as a state/nation do not care for our people. **Caregiving in many instances is the victims ONLY WAY OF LIFE, and without it how are they to function and live. It to me is a death sentence.** As a daughter of an 81 year mother who was in a NO FAULT horrific car accident, and now who's life is ambulatory has no other choice but utilizing caregivers you are validating her existence, as well as countless other. NOW with not passing SB 314 & HB 4486 she will live out the rest of her life with nothing to live for. Family members work to support their lives while doing as much care after/during work to help their loved ones and yet we are not trained or specialized in many of the areas needed to support her way of life due to the accident. I will sacrifice anything for my family.

My mothers life due to the accident has completely changed her physical, mental and everyday BASIC existences. This was not her fault nor choice. As we are taxpayers and have paid millions to the insurance companies over the years, with many not filing even a claim, you should not take for granted that those who need Attendant Care for one is a major concern. **How as leaders can you decide for many individuals way of life when many because of such serious accidents did nothing to deserve it and have paid into the system as law abiding citizens.** We have and continue to support our State Senators and Representatives while they make life altering decisions for our family members. You have family members too.

The accident occurred while she was out driving with my sister looking at lake homes to purchase in Michigan. A beautiful fun day filled with excitement. The start of a new life after losing her husband of 56 years. She was severely injured and was in intensive care for 3 weeks with 15 surgeries. She died on the operating table the night of the accident and revived while having 6 different surgeries. She is MY HERO! While on life support and continuing medical issues in the ICU she fought her way back. Why? Because she wanted to be with her family and continue living in Michigan.

Judy - Kalamazoo County



After the 3 weeks in ICU she was transferred to Bronson Commons in Mattawan, MI where I will be forever grateful for the great care and kindness they showed to her. With metal rods inputted and outputted on her leg, a plate with rebuilding of her right foot and a left wrist shattered, my mother wanted to live. Also her left eyeball completely out of socket which was later temporarily fixed because all the femur bones that were also shattered were more life threatening to repair. She was there for a YEAR and throughout the beginning of COVID where we could not visit but through the window. She now suffers from short term memory, high anxiety and continued pain from the accident. Everyday it is a reminder to her and family members her life has changed. She is at home ONLY for the 24/7 caregivers she has been provided. Yes she needs 24/7 care. She did not ask for this nor does she want it. Every day she says "just let it end". Without the caregivers she would be in bed 24/7. Her life now is so basic. She can not walk and is wheelchair bound. Most certainly she does not like to travel in the car because of the accident. We as children are there every day to support some kind of lifestyle for her. We also care give as well and are more than willing to do so. After she arrived home I stayed with her for many days and nights for 6 months to support her even with caregivers, with my own house to support and trying to keep a job as a Director of Business Development. The caregivers provide support daily providing medical and physical attention that is needed to keep her from dying. Literally! **How can a state of people decide to change peoples lives who do not deserve to be treated as if they do not exist? When did everything become about money? Why is Governor Whitmer looking to spend \$250 million dollars rejuvenating parks? My mother can't even enjoy the parks, and would love to, but needs caregivers. Yet parks become the priority NOT HUMANS.**

The ramifications include these caregivers who work 12 hour shifts several days a week at \$11.50 an hour. While many people are out enjoying their lives in their cottages, boats and parties with friends. People do not often get to choose their way of life but without these people again many patients would just end up dying because we do not provide adequate care for them. 65.56 million Americans are Baby boomers, and 65.17 million are Generation X. When will the law makers recognize the seriousness of the need for change when it comes to taking care of its citizens? Especially those who by no choice of their own needing caregiving organizations, and who need the support to live. **My mother did not go out in a car that day expecting her life to change with no short term memory, living in pain daily, and now to understand the system does not want to provide care because of costs of which we all continue to pay in many ways.**

Judy - Kalamazoo County



This testimonial is not just about my mother, it's about all the citizens of Michigan and their families whose lives have changed forever. Many need extreme care and have hardships medically beyond comprehension. Many have paid their insurance on time including including increases for decades. How can you as leaders decide their quality of life? **What are these individuals supposed to do with many who not only cannot care for themselves let alone attempt to find any care or afford any assistance to those that are alone with zero family members assisting them, or maybe wanting to get involved. We are not asking for handouts. We are asking for caregiving based on the current regulations/laws without change.** The insurance companies make billions of dollars even with claims. Maybe it should be government regulated rather than by state. The outcome will be that those without continued caregiving coverages, transportations, and therapies will then just flood the hospitals systems. Then what will the outcome be from this? They will be denied medical assistance and or sent home due to overcrowding or lack of insurance coverage.

So we don't take care of our citizens? I can't imagine continuing on living in a state that I have grown to love and have worked within for over 45 years where they could just eliminate these services because the insurance industry feels undervalued in profitability. Take a look at your state, your communities and the people. Go visit some of these individuals who have raised children, worked careers, purchased homes, supported communities and its Governor, representatives and senators and tell them face-to-face your reasoning for this change. **I am at this moment not proud to be a Michigander. The lives that will be lost, changed and not to mention the professionals who have sacrificed so much to help support this state and its people.**

ALL LIVES MATTER! Listen to those words! You are leaders chosen to serve and protect. Make it count NOW! **I ask for this not just for one person but for hundreds of thousands in YOUR STATE OF MICHIGAN. Own what is right!** Do it for your family, loved ones and friends as someday their lives can change forever.

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