

Deborah Burrows for Eugene



To whom it may concern, my husband's accident was on April 1st, 2010. **He was on his motorcycle and was hit by a car.** We spent two weeks in the intensive care unit, two months in the Hospital, and eighteen months in an Assisted Living Care Facility. He had broken leg surgery, a knee replacement, C6-C7 vertebrae surgery, fusion, and spinal cord injury L1-L5 affecting his hips, legs, and feet. As well as, losing function in his hips, groin, and thighs.

This has changed our entire lives forever. He was a very active person before with fishing, hunting, hiking, skiing, boating, etc. Together we deal with this new life. He gets annoyed, sad, depressed, has muscle spasms, weakness, poor circulation, and tingling constantly in his hands, feet, and legs. He's in pain with loss of bladder and bowel control, hand braces, compression socks, and overwhelming physical and emotional challenges. Issues with bathing, grooming, toiletries, exercise, food preparation, home maintenance, and he does not drive anymore! Cannot!!

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These issues have no timeline. They are continuous, It is so unfair. We work around the clock and have given up/lost so much.

No more beach walks, no more getting into the boat to go fishing, and no more playing ball with the grandkids. This will never improve.

Kevin Mills



I am a 53-year-old male diagnosed with C8-T1 quadriplegic, my date of the accident was September 15, 1999. Before my accident, I worked from age 16 at odd jobs to pay my way through college. Also during that time, I served in the Army Reserves and became an RRT (Registered Respiratory Therapist). **In 99' I had an automobile accident that left me a quadriplegic. Since that time I have had 24/7 care granted to me from an insurance policy that I bought and paid for! Now you, the state of Michigan, have decided that I don't deserve those benefits.** This decision is unconstitutional, for one you are forcing me to use all agency people and only 56 hours of family/friends or independent individuals of my choosing for my care! Don't get me wrong there are some good Home Aides and some not so good. In my years of using agency care I have been stolen from to the sum of over 15,000 dollars, had bed bugs brought into my home, food stolen, and more.

Now being paralyzed, I can't get up to watch every noise I hear around the house, as a matter of fact, I can't get out of bed without help at all! I need help with that, using the bathroom, getting dressed, meal prep, laundry (especially when I have a bladder or bowel accident), transportation to appointments or just to family or friends for my mental health, medication management, stretch exercises, keeping an eye on me while in my wheelchair to make sure I don't have a hypotensive episode so I don't pass out, and so much more that these aides help me with.

Now comes this law where you want to cut the aide's pay and how much you're going to pay for DME equipment. You can make \$14 at fast food and you want to pay \$10-12 to a person that holds my life in their hands! The minimum pay schedule for them should be \$15. Once the law went into effect I lost over 72 hours of care a week. I had to lay in bed without food, water, being repositioned, stretching, etc. until my 73-year-old mother came to help. **While I was trapped in bed with no one here, all I could think of was suicide. I didn't care anymore, my life was over as I knew it!**

Kevin Mills



I lost my children full-time with my mother because I couldn't guarantee rides to school functions. **I still as of today don't know where my future lies. I deserve better than this!**

I paid for an insurance policy that guaranteed to take care of me for life and you think you can just strip it away? We came up with the No-Fault policy because Michigan taxpayers were footing the bill, now this law is going back that way and giving the insurance companies a pass once again, at my expense! If you want your reform and apply it to those that choose the lesser coverage that's fine but to take away what I already paid for is a breach of contract. **Maybe the Michigan Legislature should take a 45% pay cut and see if you can raise a family on that.**

So as a paralyzed person, I ask you to revise what you have already passed and make things right. The American people can only take so much more before we have had enough. The sad thing is I could commit a crime, go to jail, and get better care than I am now, SHAMEFUL! Something needs to be done fast. The whole idea of Home Care was to keep us at home instead of in an assisted living or extended care facility. Back to the point of 56 hours of family care, unconstitutional, if I want to travel for a month, who do I take along? I can't go on a cruise because who is going to pay for the help on the trip? **You need to rethink your position on this matter, not only are you hurting us, the patients, but you're cutting jobs. It just doesn't make sense!** I could go on and on about this but I hope this testimonial gives you some insight into how I/we are being treated. I would love to debate this with you so feel free to contact me. I hope you and your family never have to face this type of situation.

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?

Clarence - Lapeer County



On February 19, 2008 both my mom and brother, Clarence were involved in a catastrophic motor vehicle accident. Weather conditions on a snowy February evening caused my mother's vehicle to slip on black ice as she entered I-75 North hitting the guard rail. She was knocked unconscious, lost control of the vehicle and collided with a semi-trailer. Clarence was pinned inside the vehicle between the dashboard and rear view window awake, but unable to move.

They both sustained injuries however Clarence is now quadriplegic, uses a ventilator and requires 2-person care, 24-hours per day. That's never going to change, he is dependent on his caregivers for everything from brushing his teeth to transferring to and from his chair. Clarence needs assistance with temperature regulation, bladder maintenance, weight shifting, medication administration, skin care, and even the simple things like blowing his nose. Prior to the reform the insurance company paid both family and the home care agency reasonable rates for 24/7 hour, 2-person care. Due to excellent care, family involvement and resources that were available due to Michigan No-Fault, my mother was able to recover enough to regain her independence. Clarence has received the care, therapies and rehabilitation needed to survive.

On July 2, 2021 the insurance company stopped paying as if he suddenly regained his ability to function because the law changed. We've been down this road before, we fought with the insurer many times to preserve Clarence's care. As a sister, guardian, and caregiver, this reform is devastating to survivors, their families, and the community of providers who service them.

The 2019 Michigan Auto No-Fault reform should not be applied retroactively to individuals who purchased no-fault policies prior to the implementation of reform.

We paid for lifetime care. ~Chalisse

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