

# Angela Lijewski for Duane Strom



I am writing in regards to my father, **Duane M. Strom**, who has had **two traumatic brain injuries in the past 20 years**. He needs assistance walking, he's in a wheelchair except for transfers and practicing walking with his walker and two caregivers. He is non-verbal, uses a few gestures and the word "no", incontinent, tube fed, and highly combative. He has broken caregivers' ribs, pulls hair, kicks, and hits. He needs trained caregivers to assist him in everything he does. He yells, hits, kicks in his showering routine, opens doors in the car when it's moving, and removes his seatbelt.

**It's dangerous for him to not have two caregivers.** These caregivers need to be trained and managed. He needs speech and physical therapy to progress in his communication and mobility. This is all paid for by auto insurance because he was in two auto accidents. **Home health care is extremely necessary for my dad who lives in an assisted living center with AdvisaCare coming in and taking care of him.** They are trained in brain injury and know how to take care of him.

**I'm afraid his home health care company, AdvisaCare, will close due to a lack of funds being covered now by auto.** I thought he would at least be grandfathered in as this was in his policy when his accidents happened. That his care would be paid for. It doesn't make sense for insurance companies to set the price of a service. That seems backward. Consumers do not set prices for products they buy or services they need.

**I hope that the dramatic decline in payment for his services is reversed. If he loses his care staff and is put in a nursing home, my fear is his health may decline, and ultimately lose his life due to these cuts. It's very serious...**

## 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?

# Paula Helsel, RN



To whom it may concern, I am writing this letter in regards to the Michigan Auto Insurance Reform and the impact it has had on the injured parties, their loved ones, and personal caregivers.

My name is Paula Helsel. I am a Registered Nurse with 34 years of experience in the rehabilitation, home care and hospice settings. I am married to a Quadriplegic who has been disabled since 1986 related to a motor vehicle accident. He requires 24-hour care (doctor ordered). With my nursing and personal experiences, I have a unique insight into how the auto reform laws have affected injured parties. We have dealt with nursing agencies in the past, and especially now in Michigan's economic times, reliable and consistent help for injured individuals is not available. I have provided care for my husband and others for 31-plus years. In my personal case, we have always hired individual caregivers that I have trained to provide the best possible care for my husband.

Professionally and personally I have seen the impact on injured parties when competent, consistent, and reliable care is not available, people with these conditions decline quickly in their state and suffer from skin breakdowns, malnutrition, bedsores, bladder infections, bowel issues, depression, social isolation, and many other physical and psychological maladies. To not provide these individuals with the care they are accustomed to by family members and other people is doing them a terrible disservice. Ultimately, not allowing these people the services that they have been utilizing for their health needs, will drive them into facilities and/or allow them to be neglected or suffer further injury. This would have dire consequences for their well-being.

In conclusion, I hope that this auto reform change will be reviewed, evaluated and adjusted appropriately to provide a quality of life for all those injured in an auto related accident.

Sincerely, Paula Helsel RN