

# Shelby - Chippewa County



To Whom It May Concern:

In March of 2019, my wife Shelby and I were in a catastrophic accident in Florida and she had to be airlifted to the nearest hospital in order to save her life. She suffered severe injuries including brain damage. I was also injured but the accident happened on her side of the vehicle which caused her injuries to be much more serious than mine. She spent several months on life support in a trauma hospital. Due to the incident occurring in Florida, it took some time to work with the hospital to provide the proper documentation to confirm that Shelby was covered by Michigan's Catastrophic Vehicle Insurance. Due to the Michigan Catastrophic Insurance, we were able to airlift her from Florida to Michigan in order for her to be closer to home. She was eventually able to be moved to her home with 24-hour care.

If it were not for Michigan's Catastrophic Insurance, we would not have been able to afford for her to be with family. This was invaluable as she had the care that allowed for her to improve her physical and mental health. I believe the fact that Shelby was able to be home with nursing care and near family extended her life. Unfortunately, Shelby passed away this year in February but due to the Catastrophic Injury Claims Insurance, she was able to live out the remainder of her life enjoying the last of her days around family and friends.

This year we were informed that the State of Michigan was cutting the catastrophic insurance benefits by 45% and this caused much distress and anxiety to our family as we did not know at the time how we would cover Shelby's care with the lack of funding we would be receiving, even though we had paid for this insurance coverage for many years.

## 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?