

# Tawnya - Marquette County



July 7, 2014, changed my life forever. I was in a catastrophic auto accident that resulted in a broken neck with a spinal cord injury and so much more. I'm now a paraplegic and rely on aides to assist me with almost everything! It only took one accident to change my life forever; no more hikes through the woods, swimming in the lakes or working in my garden. I need very skilled caregivers to help me because of the paraplegia and all the other disabilities from my accident.

Right now, my children and grandchildren can visit me at home where I enjoy cooking or baking. My nurse aides help to make all of this possible. I paid for my auto insurance faithfully knowing I was going to get the help I might need someday if I was injured in a car accident. **And now, my auto insurance company and my elected officials in Lansing are telling me "No", we think you only need 55% of the benefits you paid for because we're only going to pay the in-home care company 45% of what they charge. I can't believe this!** I know our "catastrophic fund" has billions of dollars in it because EVERYONE in Michigan paid for this insurance. If I don't have in-home care, I'd have to live in a hospital or a nursing home for the rest of my life. If I end up in a nursing home, I feel I would just give up on life. **We deserve the chance to have a good quality of life in our own homes with the care that we deserve.**

**It's just not right! Perhaps the legislators in Michigan should get their pay cut by 45% and go live in a nursing home!**

## 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?