



Thanks to Michigan’s no-fault auto insurance, Brian has a fulfilling life despite catastrophic injuries from an auto accident—but that could all change without a narrow fix to elements of the fee schedule.

It was November 1983 when a group of us kids, just goofing around, went out for a drive. Rounding a corner too fast, my friend lost control of his truck. In a split second, my life—as well as the lives of my family and friends—changed forever that night.

While I was still laying in the intensive care unit with catastrophic injuries, my family scrambled to come up with a plan to pay for my care. **But thanks to Michigan’s no-fault auto insurance law and the coverage I received, I’m not a burden to my family.** Although our lives changed, the monetary burden was eased considerably. Without such comprehensive coverage, my injuries would’ve bankrupted my parents.

Instead, after rehabilitation, I was able to eventually go back to college. I graduated magna cum laude with a degree in computer science and business administration. Later, I went on to get a job as a contractor for the Ford Motor Company, working for the past 30 years as a computer analyst. I sometimes use a mouth stick to type, but mostly I use voice-recognition software to operate my computer.

“ Without a fee schedule fix, I’ll lose access to home care and specialized therapies. My body would then rapidly deteriorate, making work impossible. I’d be unable to pay bills and I’d lose my house. I would likely end up on welfare and in a nursing home, which is my greatest fear. ”

I’ve also been an enthusiastic participant in my community, coaching Little League, tutoring kids, and singing in the choir. I’m able to hunt, fish, and even compete in turkey-calling contests. **None of this would have been possible without the services, transportation, and equipment covered by my no-fault policy.**

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I’m not asking for gobs of money on a silver platter—just a good quality of life. The no-fault system absolutely supports that.

- Brian Woodward
Resident of Detroit, MI

WHY WE NEED ACTION NOW

Brian is **one of roughly 6,000 patients expected to lose care** if HB 4486 and SB 314 are not passed well before July 1, 2021.

HB 4486 and SB 314 provide a narrow fix. **They do not rewrite Michigan’s entire fee schedule or undo reforms.**

HB 4486 and SB 314 **preserve the cost controls implemented** in the auto insurance law passed in 2019.

According to a member survey by the Michigan Brain Injury Provider Council, **86% of post-acute care facilities have little or no confidence they will be able to remain open** after July 1 without HB 4486 and SB 314.

Support HB 4486 and SB 314

Put vulnerable Michigan citizens first

HB 4486 and SB 314 provide a **narrow, technical fix** to an unintended consequence of Michigan's 2019 auto insurance reform package — **without rewriting the entire fee schedule, adding costs to the system, or changing any other element of auto no-fault reform.**

This technical issue must be addressed well before the fee schedule written into the 2019 package goes into effect after July 1. If it isn't, 9 out of 10 post-acute centers do not have confidence they can continue to operate. Without access to these services, patients with horrific injuries from life-altering accidents will lose access to care, and face chaos and disruption in their recovery process. Your constituents deserve better!

What does this proposed legislative solution do?

- **Preserves access to specialized rehabilitative care** for people with serious injuries sustained in auto accidents — often as a result of somebody else's negligent driving.
- **Saves thousands of caregiver jobs**, according to a recent survey by the Michigan Brain Injury Provider Council.
- **Maintains cost controls** implemented as part of the 2019 insurance reform legislation.

Why should you support HB 4486 and SB 314?

- The bills offer a fair and reasonable cap on providers — no more than 200% of what Medicare will pay, just as the reforms dictate. **Providers are still held to their 2019 rates, if these rates are lower than the new fee schedule.**
- They allow **ethical practitioners** to remain in business.
- **They don't add costs to the system** while maintaining the long-term beds and services required to meet the needs of Michigan's patient population.
- **Time is of the essence**—even if the bills are passed quickly and immediate effect is granted, the 90-day waiting period puts additional strain on small businesses trying to keep their doors open to continue providing care.

Who supports it?

Affected patients and their families. If the new fee schedule goes into effect as is, even family caregivers able to keep their loved ones at home will see their reimbursement rates gutted.

Michigan voters. In a 2018 statewide survey, nearly two-thirds of voters said we have a responsibility to continue our long-honored promise to provide care for auto accident victims with catastrophic injuries.

The Christopher and Dana Reeve Foundation, a national nonprofit organization supporting the paralysis and spinal cord community.

The Michigan Assisted Living Association, a nonprofit organization with members providing services to over 42,000 persons throughout the state.

Disability Rights Michigan, a nonprofit that advocates and protects the legal rights of people with disabilities in Michigan.

The Brain Injury Association of America, a national organization serving and representing individuals, families and professionals who are touched by a traumatic brain injury.

Small businesses. The MBIPC survey found that 86% of providers had little to no confidence that they would be able to keep their doors open after July. Nearly 5,000 jobs are on the line — many in rural areas — in an already shaky pandemic economy.