



Sandra was on her way back to Detroit on a routine drive when she suffered life-altering injuries in a motor vehicle crash—changing her life forever.

Over 20 years ago, I set out on a routine drive back to Detroit from Pittsburgh. At the time, I was in the prime of my career and had a busy, active life that involved frequent travel. But when you get in your car, you never know what’s going to happen. A deer ran out in front of us and we swerved, flipped, and ended up in the ravine. My side of the car was crushed and my spine was broken. I fought for my life in the hospital and when I did finally return home, nothing was the same.

Today, I rely on a wheelchair to get around, but **what truly keeps me going is the home care I receive as part of my no-fault auto insurance policy** — because of it, I can live a life with some type of normalcy. **Rehabilitation isn’t just what happens at the hospital and the rehab center. The care continues at home long after the accident.**

However, without the narrow legislative fix provided by HB 4486 and SB 314, the new fee schedule will harm



At the time, I was in the prime of my career and had a busy, active life that involved frequent travel. But when you get in your car, you never know what’s going to happen.



future accident victims as well as people like me, who have already gone through the most challenging part of recovery, by limiting access to complex care and slashing by almost half the reimbursements that professional providers and family caregivers receive.

Without a solution like HB 4486 and SB 314, I would have few options for recovering my medical expenses. (I was in a one-vehicle accident and last time I checked, you can’t sue deer in court for damages.) I’d probably have to declare bankruptcy and I’d likely end up in a nursing home, separated from family support. I’m urging Michigan legislators to act: **Protect our access to care before the new fee schedule goes into effect on July 1**—because none of us knows when a life-changing accident will happen.

- Sandra Jay
Resident of Detroit, MI

WHY WE NEED ACTION NOW

Sandra 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.

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.

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.

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.