



Terry, a 46-year-old traumatic brain injury survivor, was only 16 when he was hit by an uninsured drunk driver, changing his and his family's lives forever.

As a result of his accident, Terry suffers severe cognitive deficits, which affect his memory and ability to learn new things or understand cues and directions. Further complicating his life, a traumatic brain injury (TBI) has also left him with a Schizoaffective disorder. His mental illness undermines his ability to think clearly, make good judgements, communicate effectively, understand reality, or behave appropriately.

But we've been so blessed, because **no-fault auto insurance has provided the care necessary to give Terry the chance for some semblance of a normal life.** Without continued access to this care, his life — our lives — will be turned upside down with no clear path for continued success.

Today, my son lives in an apartment managed by Eisenhower Center, a TBI residential rehabilitation and support center in Ann Arbor. Terry works 4 days a week at Work Skills, a program providing supported employment to people with disabilities. While Terry lives independently, his environment is managed and supervised by Eisenhower Center, where his medications are monitored and dispensed by professionally trained staff. **Access to quality providers is vital to people like Terry.**

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Thanks to the support we've found at Eisenhower Center, Terry's mental health has finally stabilized. Last year, we even rescued his best friend, Booner, from Lend a Helping Paw. Booner has given Terry a companion to provide love, purpose, and emotional support.

House Bill 4486 and Senate Bill 314 will allow accident survivors like Terry to **thrive by protecting access to care without rewriting the entire fee schedule, adding costs to the system, or changing any other element of auto no-fault reform.**

You have the power to make a real difference in people's lives. I implore you, please let your conscience be your guide and support HB 4486 and SB 314!

*- Terry's mom*  
Resident of Flint, MI

### WHY WE NEED ACTION NOW

Terry 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.