

Courtnie was a star high school athlete before she and three classmates were involved in a severe auto accident. Today, the independence she enjoys wouldn't be possible without access to care covered by no-fault insurance.

Last year, Courtnie was a leading scorer on her high school basketball and soccer teams, nominee to the Homecoming court, and a good student living a typical teenage life when she and three friends were involved in a serious car accident. It was so severe that two of the passengers, one of whom was her longtime boyfriend, tragically didn't survive.

Courtnie spent two months in intensive care and a rehabilitation program, enduring surgeries on her leg, arm, elbow and pelvis, and relearning to walk. She now receives a wide array of therapies at home—physical, occupational, speech, counseling, and more. A home health aide cares for her 16 hours per day and a nurse visits weekly.

Courtnie's day-to-day therapies are what enable her to get back some pre-accident normalcy. **Her therapists also address her traumatic brain injury and assist with rebuilding her ability to plan, organize, learn, and remember. Loss of these services will destroy her ability to**

succeed in school, attend college, and care for herself.

My husband and I work full time because our family depends on our income. We also are not trained to give Courtnie the treatments and exercises that are fueling her recovery. **We depend on the services and high-quality providers covered by our no-fault policy.**

I'm asking legislators opposed to fixing the fee schedule to visit a facility or family that cares for severely injured patients. We paid our premiums and kept our unlimited coverage to make sure that our family was protected if something tragic happened—then it did. **I am living a mother's worst nightmare, but the fear that my daughter may stop receiving the services she needs is almost as unbearable.**

- Jenna, mother of Courtnie
Resident of Onondaga, MI



WHY WE NEED ACTION NOW

Courtnie is **one of at least 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 **preserve the cost controls implemented** in the auto insurance law passed in 2019.

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

The bills offer legislators a stark choice: Protect access to care for thousands of critically injured accident victims, as well as future accident victims—or take the side of big auto insurance companies, who have raked in record profits during the pandemic.



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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.

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 Michigan jobs are on the line—this will be especially devastating for access to care in rural areas, in an already shaky pandemic economy.

Advocacy organizations, including:

- **The Christopher and Dana Reeve Foundation**
- **The Michigan Assisted Living Association**
- **Disability Rights Michigan**
- **The Brain Injury Association of America**
- **Disability Network/Michigan**
- **Michigan Occupational Therapy Association**
- **Michigan League for Public Policy**
- **Michigan Developmental Disabilities Council**