Zero Brain Injury Clinics Apply For \$25M In State Aid On Day 1

By the late afternoon, not one brain injury clinic had applied for a piece of the \$25 million the legislature and Governor set aside for those facilities claims a financial hardship under the new auto insurance reimbursement set-up, the Department of Insurance and Financial Services (DIFS) reported today.

DIFS opened up the fund today for clinics that are suffering to stay open after reimbursement rates were slated to be cut 45% if they're not able to charge 200% of Medicare rates, which providers claimed they weren't able to do (See "\$25M For Brain Injury Clinic Signed Into Law; 'Mirage Of A Fix,' Providers Say," 7/15/21).

The Michigan Brain Injury Provider Council issued a press release today shifted focus today away from the fund to a DIFS bulletin that didn't mention the 45% rate cut and the "life-or-death emergency" the situation has created for auto accident survivors who require around-the-clock care.

The DIFS bulletin made it clear that family members who are providing in-home attendant care are limited to 56 hours per week of payment. If the patient needs more care, an outside provider would need to be brought in.

"Unfortunately, insurance companies are using the leverage of the 56-hour cap to strong-arm families into accepting reimbursement rates that are far below what's reasonable or customary in any market, said Tom **JUDD**, president of the Michigan Brain Injury Provider Council.

WXYZ-7 featured a <u>story</u> Thursday of a family taking care of their catastrophically injured son, who will lose their in-home assistants later this month. She said, "This is a death sentence."

DIFS spokesperson Laura **HALL** said the Department understands that health care providers and patients are concerned about the new auto insurance changes, which limits the amount providers can bill insurers, not the benefits available to patients.

"Ensuring access to care is a priority, and DIFS is working with auto insurers to expedite responses to any inquiries and complaints we receive pertaining to access to care concerns for auto accident survivors," Hall said. "People who need assistance should first try to work with their auto insurers, but if they can't resolve it expeditiously, they should contact our office."