Representative Brenda Carter P.O. Box 30014 Lansing, MI 48909-7514 brendacarter@house.mi.gov

Chair Brenda Carter,

It has now been more than 120 days since Senate Bills 530, 531 and 575 were passed by the Senate. These bills represent the fix to Michigan's auto insurance law that crash survivors, family members, care providers and other advocates have been pleading for, and would end the care crisis that has gripped our state in the wake of the nearly 50% cap on reimbursements for catastrophic care implemented on July 1st, of 2021.

Make no mistake, that crisis continues to grow by the day. In the time since the Senate passed these bills on Oct. 19, 2023, more than 1,000 additional people have suffered serious injuries in car crashes. These survivors will struggle to find the care they need, because many post-acute care providers have closed their doors due to the reimbursement cap, while those that haven't closed won't accept patients injured in car crashes because it's not economically feasible for them to do so.

We know you understand the urgent need for a fix, because providers, physicians, and family members have shared their heart-wrenching testimony with your committee. You even heard the pre-recorded words of Brian Woodward, the long-time advocate for catastrophically injured survivors, who tragically passed away before he had the opportunity to address the committee in person.

Senate Bills 530, 531 and 575 would ensure survivors get the care they require and paid for without increasing insurance premiums—despite unsubstantiated claims to the contrary from the Insurance Alliance of Michigan and the Department of Insurance and Financial Services. The truth is that insurance premiums are already rising—not because of care for catastrophically injured survivors, but because the state Department of Insurance and Financial Services (DIFS) approved nearly \$1.5 billion in rate increases in 2023 alone. These bills would actually reduce costs by implementing a fair and reasonable fee schedule that will reduce unnecessary delays and litigation.

Crash survivors and their family members deserve to have their voices heard. The insurance industry must be called to task for willfully spreading misinformation. DIFS should answer specific questions about why they are advocating against these appropriate and necessary bills that would offer a remedy to this crisis. All of this requires open, transparent, and public discourse.

Every day that goes by brings more suffering and more broken promises. It's time to end this crisis. Please schedule public hearings immediately on Senate Bills 530, 531 and 575.

Respectfully,

Brain Injury Association of Michigan

Hope Network Rehabilitation

Paralyzed Veterans of America – Michigan Chapter

Michigan State Medical Society

Michigan Association for Justice

APTA – American Physical Therapist Association - Michigan

Michigan Home Care and Hospice Association

Disability Rights Michigan

MBIPC - Michigan Brain Injury Provider Council

MOPA - Michigan Orthotics and Prosthetics Association

Michigan Developmental Disabilities Council

The Interfaith Coalition of Michigan

Michigan Assisted Living Association

CPAN - Coalition Protecting Auto No-Fault

MOA - Michigan Osteopathic Association

WeCan'tWait

Michigan Association of Chiropractors

Michigan Statewide Independent Living Council

Eisenhower Center

Origami Rehabilitation

1st Call Home Healthcare

Memorial Healthcare

Assisted Technology of Michigan, Inc.

Ambrose Case Management

The Recovery Project

Access Companies

LaKritz Law

Dignitas

AdvancedRM

Unity Works

Care First Rehabilitation

Miller & Tischler, P.C.

The Creative Mobility Group

PharmaScript

NueroRestorative of Michigan

Behavior Consultants

Browning & Associates P.C.

Centered Care of Michigan

Charles Seigerman, PhD.

Community Connections for Independent Living

Community Resource Consultants

Community Therapeutic Recreational Services, LLC.

Dr. Thomas S Rosenbaum Ph.D. and Associates

Entech Medical Staffing

Health Care Associates & Community Care

Givers

Higgs & Associates Life Skills Village

Lighthouse Neurological Rehabilitation

Center

Mi Mitten Consulting Group, LLC.

MI Rehab Solutions

Mission Matters Consulting

OCS OT and Case Management Services

Optimal Staffing Solutions

Practical Rehabilitation Services, LLC.

Progressive Alternatives Rehab Pathways Group Rehab Without Walls Rehabilitory Solutions

Resilire Neuro

Riversbend Rehabilitation Rosier Consultants, LLC.

Saginaw Medical Services, Inc.

Sinas Dramis Law Firm Soretia Home Health Care

Special Tree Rehabilitation System

TheraSupport Behavioral Health and

Wellness

Wellsprings Case Management

Therapeutic Rehabilitation – Universal

Institute

Health Care Associates

Community Care Givers

NeuroCare Home Health, LLC.

AmeriCare Medical Companies

AmeriStaff Nursing Services

Sun Medical Equipment Company

Rx iV Infusion Pharmacy

OCN Home Health Care

Oak Med, Nursing & Rehabilitation

First Day Homecare

First Day Franchising

Inspire Home Care, LLC.

HomeCare Transitions, Inc.

PRAC Holdings, dba Arcadia Home Care &

Staffing

EDS Case Management, LLC.

Siporin & Associates

Residential & Community Based Services, Inc.

CBI Rehabilitation Services, Inc. Community Based Intervention, Inc.

America Prosthetic Institute, Ltd.

Stokosa Prosthetic Clinic

Walk The Line Recovery Therapy

Best Care Nursing Services

Quality Home Medical

Compassionate Care Home Health

Fusion Medical Supplies

Galaxy Brain and Therapy Center

1 A Perfect Solution

Miller Home Care Services, Inc. dba Brightstar

Care of East Lansing

The Michigan Trauma Coalition Disability Network Michigan

Home Care Association of America