On October 4, 2001 I flew from LA, where I was living and working at the time, to the Detroit area, where I was born and raised, to visit my family and celebrate my parent's 25th wedding anniversary. Little did I know how much my life would change in just a few hours- in the early morning hours of October 7, 2001 I became the victim of a terrible single car accident. Sitting in the passenger seat I watched as the road slowly started disappearing underneath the vehicle- I squeezed my eyes shut. When I opened them I was paralyzed- I could not move my arms or any part of my body from the chest down. At 23, in the blink of an eye I became a quadriplegic due to a spinal cord injury at C6/7 and my life will never be the same.

Over the next few days I endured multiple surgical procedures to stabilize my neck. My neck and ligaments at C6/7 were so badly damaged that ultimately the only thing that would keep my neck stable was two solid titanium plates and eight titanium screws.

In case there are some of you on this committee or in the audience that are unaware of the extent to which a catastrophic spinal cord injury, such as mine, can change the very fundamental nature of the body and life as we commonly know it- allow me to explain:
The most obvious deficiencies are the physical paralysis of the limbs and trunk muscles. The spinal cord controls the ability to regulate body temperature- I can no longer to sweat like I used to so I often overheat in the summer and shiver most of the winter. My boy's ability to regulate blood pressure is also affected. I have no bladder or bowel control- I must be catheterized every 3 to 4 hours in order to empty my bladder (a procedure that I cannot do on my own due to the lack of hand function), I must do either a daily or every other day bowel program with a suppository (again, I am unable to do this on my own due to lack of hand function), I require assistance with showering, dressing, food preparation amongst other basic needs.
Because of the repeated catheterization I am prone to UTI's, kidney stones and have experienced chronic bladder stones that have required three surgical procedures in the last 11 months.
My bone density has diminished due to lack of constant weight bearing and lack of muscle- putting me at greater risk for fracture. At 33 I am pre-osteoparetic. Without special equipment to help me stand and physical therapy that encourages weight bearing activities, I would be even more prone to fracture.
I have chronic neuropathic pain- something that 85% of individuals with chronic spinal cord injuries experience. Imagine a constant burning, tingling feeling all over your body that basically feels like you're on fire.
I have developed scoliosis from sitting in a wheelchair and muscle weakness on my right side, this requires therapy and daily strengthening.
The list goes on in terms of complicated medical issues that can and often do arise when living with a spinal cord injury.

Thanks to the extended rehabilitation I have and still do receive, I have regained some function in my arms, abdominal and back muscles, hands and fingers, even my

legs. My blood pressure is more normalized, my ability to regulate body temperature has improved. My daily independence has increased with every ounce of strength and recovery that I've made over the last ten years. I am truly grateful and thankful for this every day.

I have friends that are not fortunate enough to have auto no fault insurance coverage- they are less healthy- often suffering from repeated pressure sores or UTI's requiring hospitalizations, they often burn, cut or hurt themselves because they lack adequate attendant care coverage and are left alone so family members can work. They use broken wheelchairs, are confined to bed and their house or a nursing home, reusing catheters even sleeping in their wheelchairs because they've been left home alone so their moms or wives can make a living and maybe have access to private health insurance.

Is Michigan auto no fault insurance coverage for the catastrophically injured the best in the world- YES! It is essentially a private group health insurance policy that is paid for by those that may some day need it and is completely independent of the state budget. The insurance companies want you to believe that the system will implode but it's not! There are no credible figures from the MCCA to demonstrate their financial demise and inability to cover current and future loss.

I am grateful every single day that my brother had auto insurance coverage. Without it my life would not be the same.

The purpose of insurance is to mitigate risk- how often when buying insurance do you actually picture yourself needing the benefits you've purchased, let alone even understanding what those needs might be? Now add tough economic times that have put hard working individuals and families in a pressure cooker. Given the option I'm sure many folks would jump at even a slightly lower auto insurance premium even if it means less benefits.
But do they know:

- if they or one of their loved ones are in auto accident resulting in a catastrophic, life changing injury they will be forced to either exhaust their own private health insurance—if they even have any—or go on Michigan and federally funded Medicaid or Medicare?
- Do they know that as a result of the increased burden on these tax payer funded programs, their taxes will increase?
- If they do currently have private health insurance, will those rates go up as now private health insurance companies like BCBS have to prepare for extra costs?
- Do they know that if they are catastrophically injured in an auto accident and cannot immediately return to work, they may not be able to use private health insurance? Who will pay their monthly premiums that allow them to keep their health benefits?
- Do they know they will have to purchase extra insurance or umbrella liability policies to protect themselves against under insured drivers

- Do they know once all of their PIP benefits and health insurance benefits have been used up they will have to hire an attorney to sue the driver responsible and hope that driver is not one of the 40% who are either unemployed or uncollectible
- DO THEY KNOW THAT THIS COMMITTEE AND OUR LEGISLATURE HAS NO IDEA OF THE OVERALL FINANCIAL IMPACT OF THIS BILL ON TAX PAYERS IN 5 YEARS, 10 YEARS OR TWENTY YEARS?

Insurance companies would like you to believe that we represent numbers- percentages and dollar amounts. I am here, we all are here to help you understand that this is about real people- that no one is safe- not you, your spouse, your kids, your grandkids—none of us thought this would happen to us.

I ask you to look at me, not with pity but to look at me as if you were looking at your loved ones and think about what you would want for them, for their care, their life. Or for that matter, what you would want for yourself.

When I was injured, my family and I had no idea what "auto no fault insurance coverage" meant. Do you have the understanding? Have you seen the faces of those of us living with catastrophic injuries and the faces of our loved ones. I don't know how you'll vote, I don't know what the future holds for me, this is in your hands. I ask that you not throw these benefits out with the trash without closing your eyes and being one of us for a moment, relying on your family to bathe and care for you or worse having to be apart from your family living in a nursing home. Now open them only to realize that for you, paralysis lasted a minute instead of a lifetime.