Proposed revisions in Legislative Bills 293 and 294 to "no-fault insurance"

We need to educate what "no-fault insurance" is to:

- Government officials.
- Government organizations.
- Attorneys.
- Insurance agents.
- General public.

I feel that proposed revisions in Legislative Bills 293 and 294 to "no-fault insurance" will cause the following:

- Provide inadequate financial aid for victims of auto accidents.
- Increase funding needed for Medicare and Medicaid insurance since the victims would have to rely on government-type insurances
- Cause closing of rehabilitation facilities and cost jobs in the medical field that support the follow-up care of victims.
- Provide inadequate care for victims.
  - *It would put children and young adults in nursing homes. Brain injured individuals would be housed with individuals who suffer from Alzheimer's, strokes, etc. and effectively negate any meaningful rehabilitation.*
- Financial ruin for families of accident victims.
- Deny other children in the family the attention, both financially and emotionally, that they need to succeed in life.
- Increased cost of health insurance to all.

As a result of the current "no-fault insurance" coverage has provided the means for my son to:

- He has the ability to volunteer at the Ferris State University greenhouse.
- He is capable of understanding and has become an active confirmed member of Trinity Lutheran Church.
- He is able to place select board games. He goes bowling once a week with another head-injured individual with assistive equipment.
- He is able to feed himself when his plate is prepared.
- He goes to movies and interacts with the movie showing appropriate emotion response -- he laughs when it is funny .
- Although Eric is non-verbal, he is able to communicate with family and caregivers.

Closing Statement

In closing, I would like to provide my personal experience in dealing with an accident victim and no-fault insurance.

As a result of a car-bicycle (non-motorized) accident in 1983, our son, Eric, suffered a catastrophic head injury and diffuse brain damage at the age of eleven. He is also a spastic quadripelgic.

Over the past twenty eight years, Eric has been hospitalized only twice because he has received excellent "in-home care" from individuals who are well trained and dedicated to their jobs. Without this type of care, Eric would have been hospitalized numerous times over the years.

Eric has come from a coma to an alert young man interacting with his surroundings. He is able to participate in activities that enhance and enrich his life. Through his continued therapy, we continue to see cognitive and physical improvement even after twenty-eight years.

Our present no-fault insurance system is excellent! Please do not change it.