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THE VOICE OF BRAIN INJURY

September 30, 2011

The Honorable Peter J. Lund, Chair
House Insurance Committee
124 North Capitol Avenue
P.O. Box 30014
Lansing, MI 48909-7514

Dear Rep. Lund:

I write in strong opposition to H.B. 4936, which will result in significant limitations on medical and rehabilitation coverage for individuals who sustain brain injuries as the result of motor-vehicle related crashes. The immediate and long-term costs of crash-related injuries are significant in this country. More than 2.3 million adult drivers and passengers were treated in emergency departments as the result of being injured in motor vehicle crashes in 2009. According to the Centers for Disease Control and Prevention, the economic impact is also notable—in a one-year period, the cost of medical care and productivity losses associated with injuries from motor vehicle crashes exceeded \$99 billion.

With appropriate treatment, including rehabilitation, many individuals with brain injury are able to regain physical, emotional and cognitive functioning that increases the likelihood of returning to work, school and former social roles, decreases the burden on family caregivers, and reduces reliance on public services for medical care, housing, transportation and other supports.

A brain injury can happen anywhere, at anytime, to anyone. None of us—even those with health insurance—are adequately covered for the costs of treatment and long-term care. In Michigan, under current law, this catastrophe is addressed through your no-fault auto insurance coverage.

I urge you to protect the people of the great state of Michigan by voting NO on H.B. 4936.

Sincerely,

A handwritten signature in black ink that reads "Susan H. Connors". The signature is written in a cursive, flowing style.

Susan H. Connors
President/CEO

cc: Members, House Committee on Insurance
Brain Injury Association of Michigan