CAPS
Remodeling

My name is Jeff Cates, I'm here today to ask you today to vote no on House Bill 4936 or any other bill that looks or sounds like it.

I really didn't become aware of the no-fault benefits in the state of Michigan until 2006. Many of you will, unfortunately, find out about them the same way I did.

My son was in a serious car accident six years ago, he had multiple injuries a crushed jaw, broken arm, broken right hip, dislocated left hip, a crushed leg and a mild brain injury, he was in a coma for four days. After several surgeries and rehab his medical bills were around $800,000, you can do the math $250,000 doesn't even come close. After two failed surgeries to repair his crushed leg, I would hate to think that someone may have to decide to amputate his leg instead of trying another surgery because of being underinsured. It's because of benefits like these that Dylan is walking and talking today.

I own a company that modifies homes for disabled people. Many of our clients come to us as a result of injuries sustained in a car accident. The work we do allows these people to live in their homes, many maintaining their complete independence from others for care. Passage of this bill would be devastating to our business as well as hundreds of other businesses that are sustained through these benefits. About 20 people within our company would be out of jobs, upwards of ten thousand jobs throughout the state would be eliminated, causing a rise in unemployment and added strain to our welfare programs.

The state of Michigan is the leader in the country in the treatment, rehabilitation and research of spinal cord and brain injuries. This is afforded to our great state through the funding received through the no-fault benefits we have. We were the leader in the automobile industry, which sadly has come to an end; please don't contribute to the loss of another great industry.

We all know that the people of the state of Michigan have already voted twice on this issue and we have voted to keep it. You must vote no on this bill.

There is only one clear winner in this legislation; the insurance companies.
Please vote no on HB 4936

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