

I am Beth Carlson, Emily Carlson's mother, caregiver, guardian and conservator.

Emily Carlson – age 16

Accident – Nov 1992

Injuries: Severe Closed Head Injury, broken right arm, broken pelvis, bruised heart, damaged spleen, almost severed spinal cord, and a lacerated bladder, which put her body in shock by loss of blood. In the first month in ICU at Sparrow Hospital, we almost lost Emily four times.

Emily was in a coma for 8 months before she showed signs of performing commands per request of staff and family.

Emily was at Sparrow Hospital in the Peds Intensive Care Unit for 6 weeks and then Peds unit for 4 weeks before going to a rehabilitation center in Buchanan, Michigan for another 14 months. Brought Emily home in April 1994 and turned our dining room into her bedroom and her sister and I sleep on the couch each night to be close for Emily's care. I contacted Worth Home Health Care/Spectrum Health Care for employment of aides to attend to my daughter so I could return to work.

Emily required 24 hr care and could not do anything for herself. She had to learn how to feed herself, help dress herself etc all over again just like a baby.

Emily's brain injury left her not able to walk again, behavior problems (severe at times), not able to take care of her finances, or make any legal decisions.

Without No-Fault Auto Insurance, lifetime coverage for catastrophic injuries:

Emily would not had been able to get the best rehabilitation therapies to help her emerge from the coma, learn to eat, use her arms, and legs again, to talk and laugh again, and to continue to get therapies everyday.

I would not have been able to afford paying for Home Health Aides, or equipment to meet the needs for Emily to continue her progress in healing.

The medications which Emily takes totals between \$1000. to \$1500. each month and if I did not have insurance how would she survive?

The Dr's visits each month to monitor her medications and behavior.

The auto insurance helped us build a handicap home to suit Emily's needs for the rest of her life and a much better quality of life than a nursing home!

Emily also has been able to work at Peckham Vocational Rehabilitation 4 mornings a week, since 1994. Being functional in the community is good for her self-esteem too.

I would not have been able to return to work after Emily's accident if it was not for the Auto No-Fault Insurance, lifetime coverage it provides. I also carry our health insurance through my work place which was needed because they have covered some of Emily's expenses.

Emily would not have recovered to the point that she is now, if it was not for the Auto No-Fault Insurance, lifetime coverage and what they have provided. Emily's recovery is an ongoing healing and working to get better day by day. There are no time limits for recovery, for Emily will work at this the rest of her life.

I am glad to pay the extra fees to have the Auto No-Fault Insurance, lifetime catastrophic coverage if it is going to help me get the best I can be after a severe accident like my daughter had. There is no amount of money that can replace what Emily has gained in her continued recovery because of what the Auto Insurance has provided.

If we did not have this wonderful auto insurance coverage Emily would probably be in a nursing home on Medicaid and we all would be paying for her care through our taxes, so I would rather put my money to better use in insurance coverage, for Emily has the best she can be with the help from the insurance.