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My name is Michael Steele and I am a resident of Walled Lake, Michigan. I am the father of a 22 year old daughter, catastrophically injured in an auto accident in May of 2010. The spinal cord injury sustained in this accident has left my daughter a C-5 quadriplegic who will require lifetime medical treatment and 24/7 care. Her medical bills were in excess of 1.2 million dollars before we got her home from the hospital.

The existing Michigan No Fault Auto Insurance Law insures;

The lifetime medical and care services needed will be provided for my daughter and any other Michigan residents who may be injured in the future.

She and all other Michigan victims will continue to be able to receive the treatment and therapy needed to regain any function possible and to improve their quality of life.

Will keep the cost of these services from being transferred to Medicare / Medicaid, thus limiting the effects to all Michigan taxpayers.

No need for Michigan residents to obtain additional health insurance or auto insurance coverage to insure that their loved ones are protected.

Michigan jobs; doctors, nurses, therapists, caregivers, medical supply companies, durable medical equipment companies, home modification companies, and all the support industries needed for these jobs.

The existing law has also provided healthy and ample revenue and profits for the insurance companies (and the State of Michigan) as attested to by Robert P. Hartwig, president and chief economist for the Insurance Information Institute, in his presentation to the Michigan Insurance Coalition in January of this year.

The proposed changes contained in HB4936 would limit medical benefits and provider care, access to treatment and therapy, shift uncovered costs to Medicare / Medicaid at additional cost to all Michigan taxpayers, and require residents to purchase additional coverage to protect themselves and their families. They would also cost Michigan jobs.

In summary, I oppose HB4936, PIP coverage limits, fee schedules and laws that would increase litigation within the state of Michigan. This bill proposal will likely lead to a larger burden on our states Medicare system while at the same time decreasing its revenue by the eliminating jobs and productivity in the state of Michigan.

The existing law works for all the people of Michigan. It does not need to be fixed.