

October 5, 2011

Dear House Insurance Committee,

When a discussion comes up about Michigan's No-Fault Auto Insurance it is imperative that the conversation include the amazing neuro-cognitive rehabilitation system that has grown out of that program. A part of that conversation must also include the system's capabilities which no other state comes close to enjoying. In my capacity as Program Manager for the nation's only dedicated Veterans Program within the Brain Injury Association of America, I know all too well the need for a robust neuro-cognitive rehabilitation system to support our post-deployed combatants as well as other non-auto related injuries.

Knowing the Traumatic Brain Injury (TBI) issues our returning combatants are facing, it hurts to even hear our legislators are considering undermining the only system in the nation that is on track to help those whom have served and sacrificed so much for us. No state in the union, even with the VA and DoD healthcare systems accompanying, is nearly prepared to deal with the volume of Invisible Wounds that will potentially descend upon us. Only when our troops recognize the impact on their lives caused by TBI, will they overcome the stigma associated with seeking help. If and when that happens, thank goodness for Michigan's amazing neuro-cognitive rehabilitation system.

Over the next 5 plus years, two major variables are going to come into play on the national stage that will challenge our national neuro-cognitive rehabilitation system's capabilities. These two variables are A.) The potential implementation of a national healthcare program, and B.) The surfacing of the thousands of soldiers and Marines from the past ten years of war that are dealing with Invisible Wounds.

It is wrong to modify the one system that is working so well based on what "may" happen with a national healthcare program - A program that has the potential of being dismantled before it ever gets going. It is also poor judgment to change a program that will undermine the capabilities of our state to help Michigan's returning heroes with their combat related issues. Let me insert a comment here that even though the DoD and the VA healthcare systems are getting better, there are significant shortfalls. In fact, only about 40% of Iraq and Afghanistan combatants are even registered in the VA in Michigan.

The impact of the bills concerning our No-Fault insurance program that are currently being considered, will reach far beyond those individuals impacted by catastrophic automobile accidents. It will undermine the capabilities we have to assist others that survive a brain injury outside auto accidents, and the care available to our returning soldiers and Marines.

Over the past 30 years, with the help of our No-Fault program, the state of Michigan has developed the nation's leading neuro-cognitive rehabilitation system. Michigan leads the nation in TBI rehabilitation capabilities.

It is imperative that we do not damage the nation's leading system in neurocognitive rehabilitation; Not here... Not now. Let us remember something that our fathers taught us all early on,.... "If it isn't broke, don't fix it." And the Michigan "No Fault" auto insurance program isn't broke. In fact if anything, it is the one auto insurance program in the nation that other states are envious of and looking at to emulate.

Within the VA's 2011 "Assisted Living TBI (AL-TBI) Program", there are 21 providers contracted nationally to provide neuro rehab to combatants. Michigan has 4 of the 21 providers with Texas fielding 3, while California, Kentucky and Massachusetts host 2 providers, and 8 other states have a single provider in the program. 37 other states offer no VA AL-TBI contracted providers.

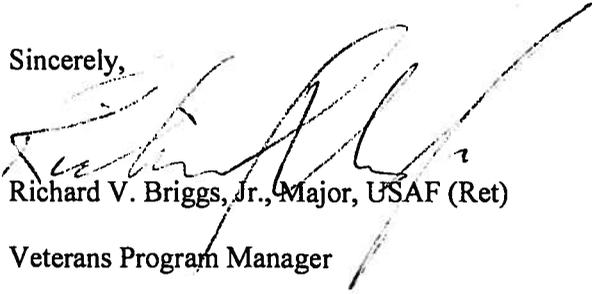
So the question bears asking.... "Why make any changes to such a critical system at this time"? Why change No-Fault when it is obvious that those whom are calling for the change are doing so for obviously self-serving measures? Why change something now that will result in the loss of thousands of jobs and overburden our court system with law suits at such a critical juncture?

Attacking the No-Fault program in Michigan now will impact a system that is just starting to help our soldiers as they reintegrate back into their communities. While the reimbursement rate is too low for these providers to survive with, it does represent an economic income for the state as the DoD and VA organizations start to more fully develop their TBI diagnosis and recognition capabilities.

We need Michigan's neurocognitive rehabilitation system to stay strong.... Especially now. Please do not consider taking measures which will undermine the one true "Gold Standard" within the nation's TBI rehabilitation community. We cannot afford to diminish this critical system... Not here.... Not now.

Please feel free to contact me regarding this issue. It is imperative for Michigan's citizens, our economy, and our national security, that Michigan's No-Fault program remains in place at least until we find out the true consequences of 10 + years of war. "If it isn't broke... don't fix it." Michigan's No-Fault program is not broke.

Sincerely,



Richard V. Briggs, Jr., Major, USAF (Ret)

Veterans Program Manager