State by State Analysis of Available Services

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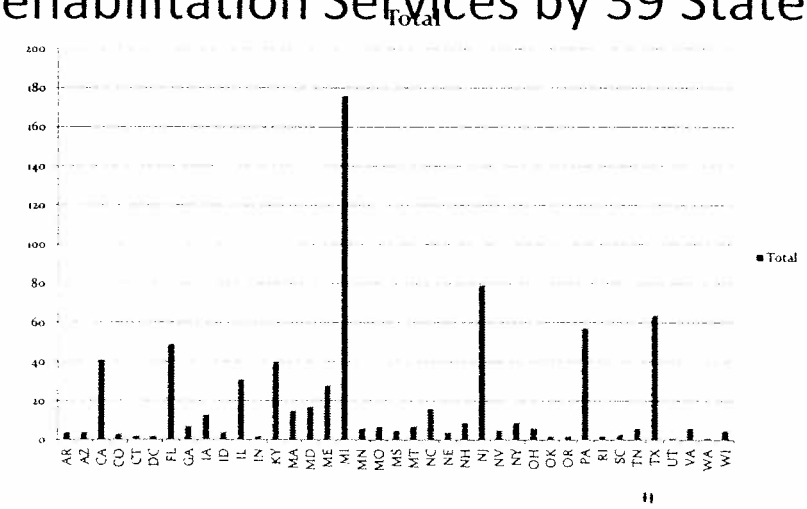
Number of Post Acute Rehabilitation Services by 39 States



Important Information by State

- Eleven states have NO post acute brain injury services.
- Michigan has 176, followed by New Jersey with 79 and Pennsylvania with 57.
- Texas has 64 and Florida has 49.
- New York has 9.

What does Michigan and New Zealand have in common?

No Fault, Life Time Care

Michigan: eighth most populous state in the United States—*9,883,640*

New Zealand-- *4,315,800*

NZ's accident compensation plan

- Established in 1974
- Government-run accident insurance plan
- Operated by Accident Compensation Corporation
- Being presented as a Model Program for other countries to consider

Features of NZ Program

- No fault
- Covers everyone in NZ
  including workers, not working , & tourists
- Any kind of personal injury caused by an accident (including assault, medical mishap & mental injury)
- Funded by everyone through:
  - direct levies (premiums) from workers, employers, car owners
  - petrol tax
  - appropriation from Government

Client mix

51% of rehabilitation and care liabilities

Lifetime support

Lifetime

Traumatic brain injury
Spinal cord injury
Multiple amputations
Severe burns

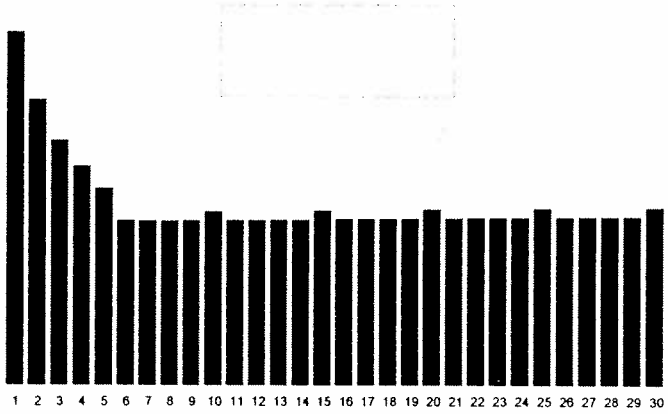
Supports provided to serious injury clients

Emergency transport
Acute treatment
Active rehabilitation & on-going therapy
Equipment, aids & appliances
Medications & consumables
Living in a residential facility
Housing modifications
Personal care (attendant care)
Home help & child care
Education support (teacher aide)
Specialist services & programmes to re-learn skills or achieve functional gains

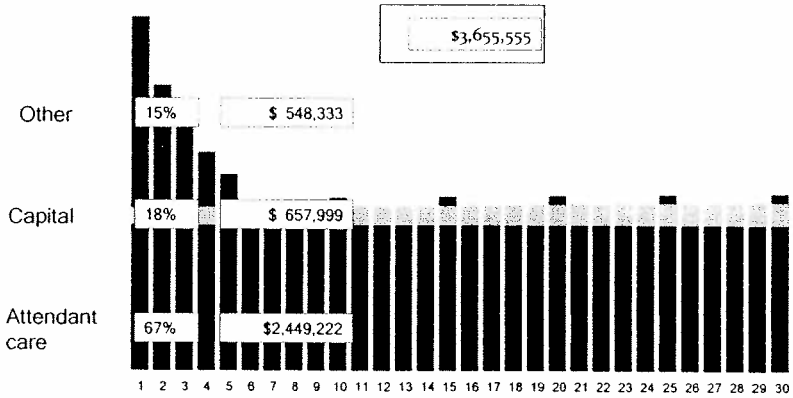
Specialist services to facilitate independent living & community participation
Vehicle purchase & modification
Assistance dogs
Mainstream services to find & maintain paid work
Specialist disability support service to find & maintain paid work
Specialist youth service to facilitate transition from secondary school to further education or work
Income replacement (weekly compensation)
Lump sum compensation up to $100K

How costly?

- Serious injury claim is typically 30 years in duration



How costly?



Facts and Implications for Michigan

- 1973 Michigan No Fault is sustainable.
- New Zealand's program is government sponsored.
- Michigan's program is funded by citizens that purchase private insurance.
- The MCCA fund data remains unavailable.

House Bill 4936

- Poor public policy.
- Poor health care.
- Poor thinking.