

## MINUTES OF THE STANDING COMMITTEE ON INSURANCE

Tuesday, October 4, 2011

9:00 a.m.

Room 519 House Office Building, Lansing

Representative Lund, Chair, called the meeting to order.

**MEMBERS PRESENT: Representatives Lund, Shaughnessy, Opsommer, Denby, Callton, Glardon, Johnson, LaFontaine, Lyons, O'Brien, Yonker, Kandrevas, Roy Schmidt, Segal, Hovey-Wright, Howze, Geiss.**

Representative O'Brien made a motion to adopt the minutes of the meeting of September 22, 2011. No objections being offered, the minutes were accepted as presented.

The Chair laid the following bill before the Committee.

HB 4936 Lund Insurance; no-fault; coverage and benefits; make miscellaneous changes.

The following individuals spoke to the Committee

Sharon Tennyson, PhD, representing the Michigan Chamber, in support, and Wendy Block, representing the Michigan Chamber, in support

Doctor Tennyson provided a presentation which reviewed the following topics: Michigan's Auto No-Fault System: Unsustainable Cost Growth Necessitates Reforms; Michiganders Pay Higher Auto Premiums but receive higher benefits; premiums are rising faster in Michigan; Average Cost of a No-fault Claim; Claim cost growth is unsustainable; Claim Cost Growth is Unsustainable; No-fault System Cost Spiral; Paying for Catastrophic Claims; Catastrophic Claim Costs; A Ticking Time Bomb; MCCA Surcharges to Michigan Drivers; Future Costs of Past Claims: A Hidden Tax on Citizens; A Few Claims Account for Vast Costs; Prevalence of Hard-to-Verify Claims; Other Indicators of Cost Problems; Uninsured Motorists Costs are Growing; Both No-fault and Liability Costs are High; Pressure is Building; Recommendations.

The following individuals also spoke to the Committee regarding HB 4936:

George Sinas, representing CPAN, in opposition

Bill Buccalo, representing CPAN and Rainbow Rehabilitation, in opposition

Dr. Clifford Jones, representing the Michigan Orthopedic Society and Spectrum Health System, in opposition

Ted Vonk of Belmont, Michigan, in opposition

Jim Howell, Sam Howell and Maureen Howell of St. Charles, Michigan, in opposition

Chair Lund announced that the Committee would stand at ease, the time being 10:32 a.m.

The Chair reconvened the meeting at 10:47 a.m.

The following individuals spoke to the Committee regarding HB 4936:

William Horgan of Shelby Township, Michigan, in opposition  
Gloria Stevens and Cheryl Stevens of East China, Michigan, on behalf of Charles Stevens, in  
opposition

Erica Coulston of Bloomfield Hills, Michigan, in opposition

Fred Nader of Bloomfield Hills, Michigan, in opposition

Chair Lund stated that the Committee would stand at ease until committees are given leave to meet  
subsequent to House session, the time being 12:50 p.m.

The Chair reconvened the meeting at 3:15 p.m.

The following individuals spoke to the Committee regarding HB 4936:

Dale Dexter, representing Community Therapeutic Recreation Services, in opposition

Brad and Donna Jones of Troy, Michigan, in opposition

John Prosser, representing Partner for Health Partners Home Care, in opposition

Joe Richert, representing Special Tree, Ltd., in opposition

Major Rick Briggs, representing TBI combatants, in opposition

Barry LaKritz of Bloomfield, Hills, Michigan, in opposition

Ilene Ikens of Reed City, Michigan, in opposition

The following individuals submitted cards for HB 4936:

Thomas Eric Henerman, representing Special Tree Rehabilitation, in opposition

Paul Semian, of Washington, Michigan, in opposition

Brad Ervannsen, representing MADD, in opposition

Scott Barry, representing Centria Healthcare, in opposition

Rick Bidwell of Byron Center, Michigan, in opposition

Dr. Terry Braciszewski, representing the Ann Arbor Rehabilitation Centers, in opposition

Sharon Brinks, representing Brinks Law Firm, neutral

Vanessa Cline, representing the Brain Injury Association of Michigan, in opposition

Brad Ervannson, representing MADD, in opposition

Sue Ellen Jurcak, representing Unique Options LLC and Medical Care Coordinators, in  
opposition

Julie Frantz, representing Lauren Frantz of Vicksburg, Michigan, in opposition

Julie Smith, representing Community Links, in opposition

Ricky Syventooth of Romulus, Michigan, in opposition

Sarah Szirtes, representing Healthcall, in opposition

Michael Harris, representing Michigan Paralyzed Veterans of America, in opposition

Robert Logeman, representing Logeman and Iagrate, PC, in opposition

Steve Siporan representing Siporan and Associates, in opposition

Anne Regalski, representing Community Therapeutic Recreation, in opposition  
Kris Ruckle, representing Brittany Ruckle, in opposition  
Chris Wilcox, representing Centuria Healthcare, in opposition  
Mary Wines of Milan, Michigan, in opposition  
Ann Manning, representing CPAN, in opposition  
Don Adams of Ann Arbor, Michigan, in opposition  
Deborah Johnson, representing Careforward, in opposition  
John Cornak, representing CPAN, in opposition  
Larry Treese of Grand Rapids, Michigan, in opposition  
Pam Feinberg, representing Feinberg Consulting, in opposition  
Rick Bossard, representing the University of Michigan Hospital, in opposition  
Jim Cole, representing the DMC, in opposition  
Tina Fuquay of Sterling Heights, Michigan, in opposition  
Timothy Gray, representing Michigan Association of Ambulance Services, in opposition  
Amy Gross, representing Entech Medical Staffing  
Mary Kay Hoodhood, in opposition  
Michael London of Saugatuck, Michigan, in opposition  
Dan Petterson, representing the Skilled Motorcyclist Association  
Jeff Cates, representing CAPS Remodeling, in opposition  
M. Thomas Deller of Farmington Hills, in opposition  
Laurie Oleksa, representing Danny Oleksa, of Battle Creek, Michigan, in opposition  
Melissa Reichenbach, representing Marianna McQueen, of Bath, Michigan, in opposition  
C.I. Teahan of Brighton, Michigan, in opposition  
Dan Patterson, representing motorcyclists, in opposition  
Chris Chesny, representing the Mid-Michigan Health System, in opposition  
David St. Amant of Dansville, Michigan, in opposition  
Gina Adams of Manchester, Michigan, in opposition  
Diane Wagner-Heffner, representing Home and Community Rec. Therapy, in opposition  
Frank Lee, in opposition  
Sheree McGlory, in opposition  
Dr. Terry Braciaszewski, representing the Ann Arbor Rehabilitation Centers, in opposition  
Linda St. Amant, representing the Brain Injury Association  
Benson Pulfer, representing TBI Advocates, in opposition  
Kim Nolan, representing Progressive Alternatives, in opposition  
Linda Wallace of Royal Oak, Michigan, in opposition  
Bill Cilluffo and Heather Drake, representing AAA, in support

Cards were submitted by the following individuals who did not wish to speak to the Committee:

Crystal Arquette, representing Special Tree, in opposition  
Marian Drobot, representing Special Tree, in opposition  
Tonya Bryant, representing Special Tree, in opposition  
Angela Folkwein, representing Special Tree, in opposition

Geoffrey Rantala, representing Special Tree, in opposition  
James Hall, representing Special Tree, in opposition  
Brenda Hollenbeck of Cassopolis, Michigan, in opposition  
Ed Hollebeck of Cassopolis, Michigan, in opposition  
Helen Lask of Pinckney, Michigan, in opposition  
Cathy Wheatley of Mattawan, Michigan, in opposition  
Amy Heirness of Battle Creek, Michigan, in opposition  
Robert Pilon, representing CBI Rehabilitation, in opposition  
John Kattelas of Okemos, Michigan, in opposition  
Mary Bromley of S. Boardman, Michigan, representing Brittney Ruckle, in opposition  
Debbie May of Livonia, Michigan, in opposition  
Timothy Kowalczyk, representing Rainbow Rehabilitation Centers, in opposition  
Elizabeth Warren, representing Rainbow Rehabilitation, in opposition  
Carol Greenburg, representing Spectrum Health Continuing Care  
Brenda Watkins, representing Spectrum Health Continuing Care, in opposition  
Tricia Crawford, representing Spectrum Health Continuing Care, in opposition  
Michael W. Puerner, representing Hastings Mutual Insurance, in support  
Kimberly Goodwin, representing Unique Options, LLC, in opposition  
Timothy Hoste, representing Unique Options, in opposition  
Terry Mulvihill, representing Hope Network, in opposition  
Jeffrey Fried of West Bloomfield, Michigan, in opposition  
Ellwyn Brouwers, representing the Michigan Brain Injury Provider Council, in opposition  
Krisanne George, representing Dignitas, CPAN, in opposition  
Shannon Lambert of Farmington Hills, Michigan, in opposition  
Kelly Whalen, representing Dignitas, Inc., in opposition  
Carolyn Heggs, representing Dignitas  
Erin Gust, representing Dignitas, in opposition  
Jesse Robinson, representing Dignitas/BIA, in opposition  
Jason Bryant of Farmington Hills, Michigan, in opposition  
Jose Bocanegra of Farmington Hills, Michigan, in opposition  
Toni Renee Johnson of Detroit, Michigan, in opposition  
Mark Evans of Troy, Michigan, in opposition  
Diane Dugan, representing the Brain Injury Association of Michigan, in opposition  
Katie Duey, representing the Brain Injury Association of Michigan, in opposition  
Diane Marshall of Detroit, Michigan, in opposition  
Katie Knight, representing the Brain Injury Association of Michigan, in opposition  
Eric Hannah, representing the Origami Brain Injury Rehabilitation Center, in opposition  
Jennifer Pascoe of East Lansing, Michigan, in opposition  
Christie Tocén of Byron Center, Michigan, in opposition  
Tory Hudson, representing the Ambrose Rehabilitation Consultants, in opposition  
Stephanie Guzak, representing Dignitas, in opposition  
Jessie Thomas of Ann Arbor, Michigan, in opposition

Brian Walworth, representing the Eisenhower Center, in opposition  
Jessica Franklin, representing the Eisenhower Center, in opposition  
Robert Ardt, representing the Eisenhower Center, in opposition  
Danielle Ridge, representing the Eisenhower Center  
Donna Schwartz, representing the Eisenhower Center, in opposition  
Phillip Krueger, representing the Eisenhower Center, in opposition  
Adam Lasser of Westland, Michigan, in opposition  
Rob Knoch, representing the Eisenhower Center, in opposition  
Joann Reese, representing Dignitas, in opposition  
Tanya Lee of Ypsilanti, Michigan, in opposition  
Debra Trumbull of Hamburg, Michigan, in opposition  
Gwendolyn Wasbryl of Ypsilanti, Michigan, in opposition  
Tammy Goulding, representing Rehabilitation Without Walls  
John Gose, representing Special Tree, in opposition  
Julie Davenport, representing Special Tree Rehabilitation Systems, in opposition  
Belinda Cooke, representing Special Tree Rehabilitation Systems, in opposition  
Andy Orudus, representing Dignitas, in opposition  
Marcello of Farmington Hills, Michigan, in opposition  
Jeff-ery Lee Cutler of Farmington Hills, Michigan, in opposition  
Eric Jones, representing Dignitas, in opposition  
Kathleen Wright, representing Dignitas, in opposition  
Crystal Lawrence, representing Dignitas, in opposition  
Hannah Seeley of Flint, Michigan, in opposition  
Randy Green of Clio, Michigan, in opposition  
Ken Handwerger, representing Special Tree, in opposition  
Tessie Prossia of Oakland Township, Michigan, in opposition  
Cindy Johnston, representing the Grand Rapids Area Chamber of Commerce, in opposition  
Mark Lemoine, representing Spectrum Health, in opposition  
Lindsey Burton, representing the Eisenhower Center, in opposition  
Gail Mandeville  
Dylan Cates, representing Caps Remodeling, in opposition  
Natalie Kottman of Commerce Township, in opposition  
Cheryl Burda of Howell, Michigan, in opposition  
Dyck Van Koevering, representing the Insurance Institute of Michigan, in support  
Christine Myran of Grass Lake, Michigan, representing the brain injury population  
Tom Constrand, representing the Brain Injury Association of Michigan, in opposition  
Scott Hummel, representing the Michigan Association of Insurance Agents, in support  
Hope Lovell, representing Lovejoy Rehabilitation Centers, in opposition  
Kristy Cole of Rochester Hills, Michigan, in opposition  
Rachel Eagle-Jeffreys, representing Spectrum Health Neuro Rehabilitation Services, in  
opposition

Heidi Reyst of Chelsea, Michigan, in opposition  
Kendra Jaynes, representing the Rainbow Rehabilitation Center, in opposition  
Yaseni Caballero, representing the Rainbow Rehabilitation Center, in opposition  
Tresa Ellis, representing the Rainbow Rehabilitation Center, in opposition  
Larry Turner, representing the Rainbow Rehabilitation Center, in opposition  
Carol Presant, representing the Therapy Center, LLC, in opposition  
Audrey Donnell of Holt, Michigan, in opposition  
Rob Ferguson, representing the Michigan Occupational Therapists Association, in opposition  
Michael Shoemaker, representing the Michigan Physical Therapy Association, in opposition  
Dianne Bollman, representing the Michigan College of Emergency Physicians, in opposition  
Joe Neller, representing the Michigan Academy of Family Physicians, in opposition  
Jean Doss, representing the Professional Health Care Institute, in opposition  
Nicole Rondini Korbecki, representing Rainbow Rehabilitation, in opposition  
Laguota Wright of Farmington Hills, Michigan, in opposition  
Lawrence Teahan of Brighton, Michigan, in opposition  
Jennifer Bertenas of Farmington Hills, Michigan, in opposition  
Becky Stone, representing BIA, in opposition  
Charles Baltimore of Farmington Hills, Michigan  
Carl Alden, representing the Michigan Association of Chiropractors, in opposition  
Debbie Justice, representing Special Tree, in opposition  
Marianne Kendrick, representing Rainbow Rehabilitation, in opposition  
Julie Tiberia, representing Rainbow Rehabilitation, in opposition  
Jessica Frye of New Boston, Michigan, in opposition  
Petula Hadley-Petrovich, representing Spectrum Health and on her own behalf, in opposition  
Katie Miller of Howell, Michigan, in opposition  
Eric Balawender of Howell, Michigan, in opposition  
Matt Johnson, representing Maxim Healthcare Services, in opposition  
Ralph Wills of Lansing, Michigan, representing Anthony Fennis, in opposition  
Heather Gehringer of Dexter, Michigan, in opposition  
Adam Taylor, representing EPIeA Consulting, in opposition  
Nicole Engelhart, representing Lighthouse, in opposition  
Tom Masseur, representing Michigan Protection and Advocacy, in opposition  
Jennifer Heitger, representing Lighthouse Neuro Rehabilitation Center, in opposition  
Jessica Stark, representing the Lighthouse Neuro Rehabilitation Center, in opposition  
Mirka Zork, representing the Lighthouse Neurological Rehabilitation Center, in opposition  
K. Connie Smith, representing Movement Matters, Inc.  
Suzanne Eriannson, representing MADD, in opposition  
Ann Shields, representing Progressive Alternatives, in opposition  
Kathy Regis, representing Special Tree, in opposition  
Amanda Young of Taylor, Michigan, in opposition  
John Curnack, representing the Eisenhower Center/CPAN, in opposition  
Lorraine Zorbo, representing Arcadia Home Care, in opposition

Anne Denniston, representing Arcadia Health Care, in opposition  
Margaret Kroese, representing Hope Network/MPIPC, in opposition  
Martha Cassell of Bloomfield Hills, in opposition  
Laura Beckett of East China, Michigan, representing Joseph Beckett, in opposition  
James Beckett of Marine City, representing Joseph Peter Beckett, in opposition  
Dr. Susan Smith, representing Consulting Unlimited, Inc., in opposition  
Peter W. Smith of Port Austin, Michigan, in opposition  
Isabelle Squires of Traverse City, Michigan, in opposition  
Lyndsie Post, representing Mary Free Bed Rehabilitation Hospital, in opposition  
Margaret Kruese, representing Hope Network, MBIPC, in opposition  
David Thompson of Troy, Michigan, in opposition  
Derin Hutchings, representing the Eisenhower Center, in opposition  
Jason Kriesel, representing the Eisenhower Center, in opposition  
Cathi Connors of Belleville, Michigan, in opposition  
Cathy Berel of Westland, Michigan, in opposition  
Rob Anderson, representing the Michigan Farm Bureau, in support  
Joseph Beckett of East China, Michigan, in opposition  
Stephanie Washington of Saginaw, Michigan, in opposition  
Craig Perdue, representing Rainbow Rehabilitation, in opposition  
Larry Leposky, representing Rainbow Rehabilitation, in opposition  
Kairis Dupree, representing Rainbow Rehabilitation, in opposition  
Nicole Vedder, representing Rainbow Rehabilitation, in opposition  
Jill Webster, representing Rainbow Rehabilitation, in opposition  
Melissa Wartley, representing Rainbow Rehabilitation Center, in opposition  
Kenneth Kidd, representing Rainbow Rehabilitation Center, in opposition  
Michelle Stokes of Belleville, Michigan, in opposition  
Dalea Kempter, representing Rainbow Rehabilitation, in opposition  
Kimberly and Danny Foreback of Bath, Michigan, representing their son, in opposition  
Bobby Raitt of West Bloomfield, Michigan, in opposition  
Lynn Weimeister, representing Beaumont Health System, in opposition  
Amanda Smith, representing Arcadia Homecare, in opposition  
Nanci Steineback, representing Spectrum-Health Neuro Rehab Services, in opposition  
James Wilds, representing Frankenmuth Insurance, in support  
Lynn Eagle of Caledonia, Michigan, in opposition  
Kerry Sheldon, representing AdvisaCare, in opposition  
Colleen Mahoney, representing AdvisaCare, in opposition  
Melissa Wagner of Millington, Michigan, in opposition  
Sharon Plunkett of Oxford, Michigan, in opposition  
Jeremy Green, in opposition  
John Brunell, representing Rainbow Rehabilitation, in opposition  
Jeff Brozoski, representing Rainbow Rehabilitation, in opposition  
Tim Bornholdt, representing Rainbow Rehabilitation, in opposition

Jessie Shanks, representing Rainbow Rehabilitation, in opposition  
Rose Johnson, representing Rainbow Rehabilitation, in opposition  
Vanessa View, representing Rainbow Rehabilitation, in opposition  
Whitney Williford, representing Rainbow Rehabilitation, in opposition  
Jennifer Schuler, representing Rainbow Rehabilitation, in opposition  
Tharina Verroen of Ferndale, Michigan, in opposition  
Charlene Combs, representing Rainbow Rehabilitation Centers, in opposition  
Daniel Beckett of Kimball, Michigan, representing his son Joseph Beckett, in opposition  
Shannon Sweeney, representing Health Partners, Inc., in opposition  
Michael Frantz of Vicksburg, Michigan, in opposition  
Anna Worden of Vicksburg, Michigan, in opposition  
Lauren Frantz of Vicksburg, Michigan, in opposition  
Todd Griffin of Quincy, Michigan, in opposition  
Amy Clark, representing Rehabilitation without Walls, in opposition  
Tiffani West of Ypsilanti, Michigan, in opposition  
Quanda Merced of Inkster, Michigan, in opposition  
Melanie Murphy of Farmington Hills, in opposition  
Adam Mesarosh of Reading, Michigan, in opposition  
Edward Solis of Kalamazoo, Michigan, in opposition  
Victoria Hollister, representing Arcadia Home Care, in opposition  
Martha Cassell of Bloomfield Hills, Michigan, in opposition  
Karen Katko, representing Acclaimed Home Care, in opposition  
William Squires of Traverse City, Michigan, in opposition  
Abbie Mandeville of Kewadin, Michigan, in opposition  
Karen Kimmel of Kewadin, Michigan, in opposition  
Gail Mandeville of Central Lake, Michigan, in opposition  
Mary Burdo, representing Mary Free Bed Rehabilitation Hospital, in opposition  
Claudia Mesarosh of Reading, Michigan, in opposition  
Charles Mandeville of Central Lake, Michigan, in opposition  
Justin Sorenson of Vassar, Michigan, in opposition  
Shane Ferris of Caro, Michigan, in opposition  
Renso Nelson of Caro, Michigan, in opposition  
Christina Oliver of Caro, Michigan, in opposition  
Alex Kayanga, representing Rainbow Rehabilitation Center, in opposition  
Jessica Belicka, representing Home and Community Recreational Therapy, in opposition  
Jessica Holmes of Romulus, Michigan, in opposition  
Margaret Davis, representing Advanced Home Care, in opposition  
Sandra Schwab-Scott, representing Arcadia Home Care, in opposition  
James Cole, representing Detroit Medical Center/Rehabilitation Institute of Michigan, in  
opposition  
Shelly Nix, representing the Eisenhower Center, in opposition  
Christen Fodera, representing Rainbow Rehabilitation, in opposition

James Moede, representing Rainbow Rehabilitation, in opposition  
Patricia Denner of Saugatuck, Michigan, in opposition  
Chris Chesny, representing Mid-Michigan Health, in opposition  
Monica Van Acker of Brighton, Michigan, in opposition  
Matt Malec of Brighton, Michigan, in opposition  
Karl Smiger of Chelsea, Michigan, in opposition  
Kim Collins of Farmington Hills, Michigan, in opposition  
Michelle Shafer of South Lyon, Michigan, in opposition  
Cheri Richardson of Farmington, Michigan, in opposition  
Michelle Smith of Livonia, Michigan, in opposition  
Kathi Balcom, representing Dignitas, of Plymouth, Michigan  
Matthew Kottman of Commerce Township, Michigan, in opposition  
Don Gardner, representing Dignitas, in opposition  
Pat Cotter of Farmington, Michigan, in opposition  
Eric Ikens of Reed City, Michigan, in opposition  
Jeffrey Pickle of Hersey, Michigan, in opposition  
Emmanuel Owusu, representing Dignitas, in opposition  
Denise Markham, representing Dignitas, in opposition  
Keith Byrd, representing Dignitas, in opposition  
Kendra Finch, representing Dignitas, in opposition  
Susan Diane Martin of Ypsilanti, Michigan, in opposition  
Misty Delegato of Mt. Clemens, Michigan, in opposition  
Charles Wilson of Livonia, Michigan, in opposition  
Barbara Riopelle of Troy, Michigan, in opposition  
Anita Riopelle of Troy, Michigan, in opposition  
Mary Nicholas, representing Health Partners, in opposition  
Michelle Lynn Horton of Southfield, Michigan, in opposition

Subsequent to testimony, Chair Lund declared the meeting adjourned, the time being 4:25 p.m.

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Representative Pete Lund, Chair

Catherine Petroskey, Committee Clerk (517) 373-8538