

October 3, 2011

Dear House Insurance Committee Member:

I am writing to you concerning House Bill 4936. I am asking that you vote a loud NO!!!!

I understand the need to reform the auto insurance industry but this is not the way to do it. I am very concern how this bill would hurt the people who live in Michigan and have been in an auto accident in the past and in the future. When I read the bill (yes I read the whole bill multiple times to try to understand it and make my own decision concerning it) I notice one glaring issue and multiple other problems. In the attendant care portion of the bill it talks about the care rendered. At no time does it mention monitoring and assisting for Safety Issues. The problems many individuals who sustain head injuries in car accidents is that they have safety issues including: falls, seizures, wandering away, inappropriate behavior. These cannot be managed in 8 hours. These are 24/7, 365 days a year issues, where someone has to be with the individual all the time. You cannot predict when a person will fall and need assistance getting up, when someone will have a seizure, wonder off or exhibit inappropriate behavior that will land him in jail. These individuals do not meet the criteria for nursing homes but must have someone with them at all times. Also what if a person is a quadriplegic, will he have to decide which 8 hours in the day that he will eat, drink, be repositions (without which he will develop sores that will place him in the hospital and could kill him). Family member often (myself included) give up their careers to take care of love ones, careers where we earned more than \$11 an hour. Out of that \$11 an hour we will have to pay all living expenses including health insurance for our self and the injured person. This is because as you know the injured person is no longer able to work at his former job if he needs attendant care. So now the family has lost 2 incomes. And have more expenses. Also medical expense are ever increasing and most auto owners will only take the basic insurance offered because of the natural thought is; it will never happen to me.

I understand this bill was to encourage those who do not buy insurance to do so because of the cost will be lower if spread over more drivers. But I did the math it will lower the cost of insurance by only \$4.50 per \$100 with no guarantee that it will stay lower. For me that is about \$50 per year. Not enough to warrant changing the insurance. I have worked with many families who did not have insurance on their cars. I encourage them to do so and was told repeatedly "why, the car not worth it and if I am hurt the other drivers insurance will cover me or the state will." Just this week someone told me I had to chose between paying DTE or the insurance I chose my lights. This bill will not correct that. (A thought, how about capping those who do not have insurance. Since this is what the insurance companies are saying is raising our rates. ) What I do know is \$250,000 is not enough if you have a permanent injury to assist you for the rest of your life. It will not rehabilitate you and will cost your family and the tax payers much more. As a Social Worker one of the hardest things I had to do was to tell a family member that there was no money for therapy for their child who was living in a nursing home (ages 10 -30) and there was no money for them to take their child home to care for them themselves (as they would have to give up working) as the Medicaid waiver program was full. And there child would in likelihood die in the nursing home without the needed care and treatment, that would allow them to be able to function in society.

I would love to speak with you or a member of your staff about how my husband was in an auto accident 33 years ago and because he was given appropriate treatment he became a productive member of society (graduated from high school, college, married 24 years, and worked most of those years) vs. living in a nursing home which is what the insurance company and doctors predicted and wanted his parents to do.

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Sincerely Judith Guezen, LMSW