
From: Kristin L. Round <KRound@lighthouse rehab.com>
Sent: Thursday, April 25, 2013 2:45 PM
Subject: no fault insurance

4/25/13

To whom it may concern:

My name is Kristin and I am the nurse for the Lighthouse Rehabilitation Center in Traverse City Michigan. I have been working at this establishment now for the past two months. Even though I have only been with them for this short period of time I have come to realize that if this no fault insurance bill goes through that our quality of care for these clients will not be satisfactory by any sort of the means.

In caring for these multi faceted clients it will by far take more than one million dollars to take care of one person let alone if there are multiple people in the vehicle. Are these Republicans aware that are running this legislation that when one of our clients undergoes treatment it takes many trained staff to care for them for the possibly the rest of their lives. Yes, some progress to the point that they transition to semi-independent living but will also continue to need therapies costing money through the auto insurances.

The MCAA fund is paid into by every person who pays for auto insurance; it is not a government funded program. Yet with this no fault insurance bill that everyone is so eager to pass and let Medicare or Medicaid pick up the bill my question is how that is possible when that funding has no budget to work with as it is???

Does everyone on this board know someone close to them that has suffered a traumatic brain injury? Or know someone who has had to choose between a nursing home and a facility like the Lighthouse to care for their loved one post motor vehicle accident to try return to their pre-accident status, of which the majority will not gain back a high percentage of that pre-accident function. We specialize in the high quality care of these clients. Through therapies of many different fields, excellent nursing and direct care, they are given the long term care they need and deserve. Thank God some of them will be grandfathered in and not have to suffer the consequences of your board's bad choice making of attempting to pass this no fault bill. The ones that will suffer are the new clients we may admit to our facility.

I wish every one of the board members could visit our facility and interview our clients and see the progress they have made since day of admission, it would amaze and boggle your minds. To strictly look at such a small sample of statistics and base your decision on such a huge thing is in my mind ludicrous. Even better look into the eyes of a patient in the hospital after their one million dollars is depleted in the first couple days in ICU and say " Well, you have exceeded your money expenditure and now you do not have money for physical therapy, or living expenses" As a person of traumatic brain injury usually our clients can no longer work therefore there is no income either. Can you sit back and truly justify this bill??

Sincerely; Kristin RN, BSN

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