To whom it may concern,

I am writing today to explain my feelings on the changes our governor (without the vote of the people), want to make to the Michigan No-Fault Insurance.

I am a 30 year old woman that has been very active in the last 12 years. I paid my auto insurance premiums like I had to each month. I never fully understood what I was paying for, but I paid my premiums none the less and on time because I knew I had to. This is like most other young adults who are starting out in the world.

It wasn't until a wintery night in January 2011, that I will forever know why I happily pay those premiums; you see tragedy struck close to home. Never in a million years would anyone think that an accident from a vehicle going 25mph would forever change a man's life, his family's life and more.

Currently my Brother-in-law is a quadriplegic. He is reliant on the help of others to do activities of daily living. He is bound to a wheelchair to get around, always hoping that one day he may walk again. He cannot even go to the bathroom, yes that is urinating or defecate, without the assistance of another person. It was not without the extensive therapy that he went through that he is able to do minimal things.

You see I never thought that something like this would happen to neither me nor a family member for that matter. But after seeing the effects of the accident not only on my brother-in-law, but his wife who is is 24 hr/day care taker, his young children ages 7, 9, 13 year olds(at the time of the accident), and multiple family and friends did I stop to learn about the process of, Michigan's No fault insurance.

I learned that Michigan has an unlimited coverage for catastrophic accidents. With this coverage, My brother-in-law was able to have the surgeries he needed to survive, he was able to get rehabilitation to be able to leave the hospital and go home, he has been able to go to ongoing therapy to improve the minimal things that have been recovered since the accident. These though very important are just a few of the highlights to the hell that has been my family's life the last 2 years.

With the insurance coverage, he gets the care that he needs to be provided daily on 24/7 basis, the now ramps that need to be in place to get in and out of the house, the capability to have a shower like most of the non-injured world can take. Let's not forget the supplies needed to just be able to urinate and have a bowel movement. Without this coverage, which neither he nor I would ever think anyone we knew would need, would have to be paid for out of pocket. And when a catastrophic event happens to your sole income provider you will see that this would be impossible.

The definition of Insurance per the Webster's dictionary is: coverage by contract whereby one party undertakes to indemnify or guarantee another against loss by a specified contingency or peril. If the world was perfect we wouldn't need insurance period, but unfortunately we never know what life will throw us and with the current coverage of the no fault insurance people are able to have peace of mind knowing if a catastrophic event was to occur to themselves or a loved one that they are covered and can get the care and treatment that is deserved!

The governor is insane if he thinks that the 1 million dollar cap will be able to cover even a small portion of a person's care after an event. Also saving me 20$ a month if that and increasing Medicare costs is what he thinks will solve the problem he has another thing coming. I truly hope that he never has to experience an event like my family has but if he does he would appreciate the current plan because even his salary will not be able to keep up with the daily costs of taking caring of a quadriplegic.

I will gladly continue to pay my monthly premiums, yes one of the highest in the nation, to know that I have peace of mind if I or my husband were to be in a catastrophic accident we will have the coverage of our insurance to insure we will have somewhat a quality of life.

Sincerely,

Tracie Lentz