



Honorable Chairperson Brenda Carter
House Committee on Insurance and Financial Services
PO Box 30014
Lansing, MI 48909-7514

February 7, 2024

Dear Chairperson Carter:

With Michigan's growing care crisis, we've been waiting on you to hold a hearing to fix Michigan's Insurance Reform that restores access to medically necessary care for catastrophic auto crash survivors who paid for long term care. We are also waiting for you to release your own plan that you promised.

With support from the Michigan HomeCare and Hospice Association (MHHA) and many others, the Michigan Senate approved a bipartisan package of bills — Senate Bills 530 and SB 531 and 575 — on October 19, offering a solution and narrow fix to the 2019 law replacing the 45% cut in care with a fee schedule, we're approaching four months without any hearing in the Michigan House.

Since passage of the Senate package, Governor Whitmer shared in [an interview with Tim Skubick](#) that she expected benefits will be restored to catastrophic crash survivors and House Speaker Tate told [Bridge Michigan Magazine](#) that members have a strong appetite to make auto no fault better policy.

Despite a widespread consensus that the 2019 law needs to be tweaked to address unintended consequences, you are holding up the process. The effort to fix unintended consequences in the catastrophic care sector of auto no fault was supported in legislative committee testimony by Rock Company lobbyist Jared Fleisher, Insurance Alliance of Michigan (IAM) Executive Director Erin McDonough and CURE Auto Insurance CEO Eric Poe.

There are still people, approximately 2.74 per day or 1,000 per year, injured in catastrophic auto accidents who paid full personal protection coverage (PIP) into the Michigan Catastrophic Claims Association (MCCA). These catastrophically injured survivors are not getting the care coverage they paid premiums to receive, a situation that was not impacted by the Supreme Court July 31 "Andary" decision. Furthermore, the legislative fix wouldn't impact drivers' options to purchase lower cost premiums.

Doing nothing is not an option for crash survivors, including future survivors.—We urge you to listen to committee members, colleagues, and survivors and move forward **soon**. Resolving auto no fault provider reimbursement for crash survivors will save lives and jobs, and keep Michigan families together.

Sincerely,

Barry S. Cargill, President & CEO Michigan HomeCare & Hospice Association

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