

Ending Michigan's Catastrophic Care Crisis: A Reasonable Solution

Michigan's auto insurance law needs to be corrected to protect crash survivors. Those who support a fix include affected victims and their families, care providers, hospitals and health systems, at least 36 county commissions across the state, more than a dozen state and national disability advocacy organizations, and two-thirds of Michigan voters, according to a statewide poll. On the other side? Big insurance.

Here's how we can end the crisis in care that led to more than 7,000 patient discharges, cost more than 4,000 jobs and forced the closure of 24 businesses as of April 2022, according to an independent study conducted by the nonprofit public health institute MPHI.



Eliminate the arbitrary and unfair 55% reimbursement cap

The unjust and completely arbitrary fee cap system is crippling the post-acute continuum of care, resulting in loss of access to care and rehab for crash survivors. It must be eliminated.



Implement a reasonable fee schedule for long-term care cost factors

People that choose to pay for lifetime benefits deserve access to quality long-term care services. A reasonable fee schedule for long-term cost factors ensures that these services are accessible at a reasonable cost to the system.



Bring consistency, predictability and fairness to the system

A reasonable fee schedule reduces potential waste and litigation in the system, driving down costs. When payers know what they need to pay and providers know what they are going to get paid, needless arguments and eventual litigation is minimized.



Eliminate the 56-hour per-week limitation on non-agency care

This arbitrary limitation unfairly restricts families that have upended their lives to care for their loved ones with catastrophic injuries. Families should have the choice to dedicate their lives to provide the reasonably necessary care of their loved ones as prescribed by a physician.

A fair and equitable solution

The narrow fixes described above would not impact cost-saving features of the auto insurance law, including utilization review, fraud authority, and choice of Personal Injury Protection levels. They simply allow providers and family members to deliver the care and services crash survivors need.

In solidarity



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