

Cath Petroskey

From: Gabriel Mongefranco <gabriel@mongefranco.com>
Sent: Thursday, April 23, 2015 10:06 PM
To: Rep. Tom Leonard (District 93)
Cc: Speaker Kevin Cotter; Cath Petroskey
Subject: SB 248/249 issues that WILL put my wife's life at risk.

Good evening, Representative Leonard,

My name is Gabriel Mongefranco, and I am writing to you with a major concern about SB 248/249 that will put my wife's life at risk, as well as the lives of many others in her situation. My wife April suffered a catastrophic injury a few years back, and has been fighting her insurance, Citizens (the current head of MCCA) ever since to pay for even the most basic benefits. I know that insurance companies claim that attendant care is a huge expense, but they are paying me less than a McDonald's employee to give my wife skilled nursing care, such as intermittent catheterization throughout the night and bowel management in the mornings. We are suing for a more fair rate, and I can tell you that the cap you are proposing at \$15 is not enough for even the most basic care.

I have been trained by nurses who specialize in spinal cord injuries to care for my wife. We depend on attendant care income, since working at night to care for her makes it impossible for me to work a normal full time job anymore. With my wife unable to work, this is our main source of income. The cap of 56 hours per week means and co-pays on medical services will mean leaving my wife without attendants some hours per day, putting her life at risk due to a spinal cord injury complication known as Autonomic Dysreflexia (AD). AD can cause a stroke if there is no one to cath her right away or attend to any pain or discomfort below her injury. This is why her level of care is much more specialized than say, caring for an older adult would be. Nearly all spinal cord injury patients suffer of some form of AD, which is why it is impossible to find anyone who can do her level of care for less than \$26/hr, even though the "high-tech aides" that care for people like my wife are not healthcare professionals but are trained to perform nursing tasks by a nurse. In any other situation, this would go against all medical advice, but due to how no-fault currently benefits insurance companies, there is no option available. This is how I ended up learning skilled nursing tasks (such as catheterization). Capping my income at \$15 would mean I would make at least \$10/hr less than people with less experience and training than me, simply because I'm a family member. Moreover, capping my hours at 56/week would mean having to have strangers in our bedroom in the middle of the night, or leaving my wife without care and at risk of AD complications leading to stroke and death.

I am all for making MCAA transparent, given all the abuse and misuse of their powers. Heck, if they were transparent, my wife would probably have an accessible home by now instead of needing to be pushed through the carpet, and needing people to lift her wheelchair for her to fit in the bathroom! But capping essential medical benefits such as attendant care is not the way to go. Please don't allow this to go through the House of Representatives. At the risk of sounding dramatic, **YOU ARE PERSONALLY RESPONSIBLE WITH YOUR VOTE** for any and all life-threatening complications that await thousands of spinal cord injury patients, like my wife, if you pass this bill with these nonsense medical caps.

I plead to your humanity to please consider what you are doing. Please do not let any medical benefits, be it attendant care or otherwise, to be capped in anyway. You are putting your constituents' lives seriously at risk. You are putting my wife's life seriously at risk.

Thank you for your consideration.

Sincerely,

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Cath Petroskey

From: Gabriel Mongefranco <gabriel@mongefranco.com>
Sent: Wednesday, April 22, 2015 3:43 PM
To: Rep. Robert Wittenberg (District 27); Rep. Derek Miller (District 28); Rep. Robert Kosowski (District 16); District 14
Cc: Cath Petroskey
Subject: Please stop SB 248 & 249... my wife's life depends on no-fault.

Good afternoon, Representatives,

My name is Gabriel Mongefranco, and my wife April and I are being seriously and negatively affected by Senate Bills 248 & 249, and by Citizens Insurance in general (the head of MCCA) following my wife's catastrophic accident. My wife was left quadriplegic when a driver hit her and mader her car roll in 2010. She has been working really hard in therapy every day for 4 years, and has made tremendous progress. But she has also been fighting her insurance ever since who continually declines to pay for medical bills, therapies, skilled attendant (nursing) care that I provide to her, and even modifications to our house. My wife is still living in a house where her wheelchair doesn't even fit through bathroom doorways, and she has to be pushed because the wheelchair can't make it through carpet, because the insurance keeps refusing to pay for modifications.

Senate Bills 248/249 are only going to make things much more difficult for us. Now that we are expecting a baby, we were counting on attendant care for income to make up for my wife's disability. However, this bill will cap the number of hours I can provide care to her to 8 per day -- I currently provide 12 hours, and an agency provides the other 12, so we can have at least some privacy. This bill will force us to have staff from an agency from 7am-11pm, leaving us with no privacy. Moreover, it will force a rate that even agency employees exceed, given the skill level required to care for my wife. \$15/hour cannot pay for the level of care that my wife needs, from catheterization every 2-4 hours to bowel management to cooking, dressing, showering, mobility and repositioning. Moreover, cutting our hours from 90/week to 56/week will cut our income almost in half, even at a time when we are adding a new family member. Since I take care of my wife at night (so we don't have to have a stranger in our bedroom at night), I cannot work full time as a software developer, and have come to depend on spare contract work and attendant care. **Above all, limiting attendant care will put my wife's life at risk, since her complications after spinal cord injury such as autonomic dysreflexia put her life at risk without adequate, immediate, skilled care by her side 24/7.**

Senate Bills 248/249 will also make it extremely hard to continue therapies, and to pay for much needed medical bills. This is because it will place a cap on how much Citizens insurance will pay, leaving the rest of the medical bills up to us. To give you an idea, her first year of care alone cost over \$2 million, and every year there-after has been costing about \$600k-\$800k between 24-hour attendant care, medical care, incontinence supplies, cathing supplies, medical supplies, doctor appointments and bi-annual bladder procedures. Having a co-pay AND a cap on how much Citizens insurance will pay, plus a decrease in attendant care income and hours, WILL ABSOLUTELY LEAVE US BROKE.

It's already hard enough to get the insurance to pay what they are supposed to pay. Senate Bill 248 is only going to make it even easier for them to stop paying, and leave us with limited, if any, legal resources against them.

Please VOTE NO TO SENATE BILLS 248 AND 249. There are thousands and thousands of people in our situation, whose very lives depend on the unlimited medical benefits and attendant care benefits that Michigan No-Fault law provides. If you want to help remediate costs of insurance, **please start by making MCAA transparent so they can't keep abusing and misusing their power** to deny claims and bully accident victims,

or to manufacture statistics for no-fault reform. Cutting costs to medical benefits and attendant care will only help increase profit for the already highly profitable insurance companies, while affecting and even endangering the lives of thousands of catastrophic accident victims, such as my wife April.

Thank you so much for your time and consideration.

Best regards,

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