

Wall Street Journal, Letter to the Editors April 2011

Brain Injury, Spinal Cord Injury and Bankruptcy due to automobile accidents are Silent Epidemics in America.

What if it was you? What if it was your Loved One? What would happen? What would you need and want?

There is a Solution...

The WSJ suggests States that innovate will be the winners in reducing Medicaid costs.

Harvard Medical School indicates Americans file bankruptcy due to medical bills at the alarming rate of \$2 million annually.

Michigan is exclusive & unique. It is self-reliant and independent. Michigan has the Michigan Catastrophic Claims Association (MCCA). **This Model is funded entirely by drivers for drivers and their Families.**

The MCCA has \$13 billion in excess reserves. For 37 years the singular wisdom of the Michigan Legislature through the No-Fault Law has manifested this superior model for **comprehensive and compassionate healthcare after a catastrophic automobile accident.**

Individuals are required in this captive system to buy an insurance contract (policy); as a result, Michigan Insurance companies are very profitable (see Angoff Report at www.cpan.us) serving millions of insured vehicles for billions of dollars in premiums.

Michigan has an average \$1,079.00 cost per car per year which includes the \$150.00 catastrophic claim association allocation. This is smack dab in the center of the National average. **This model provides unlimited medical benefits for the care, recovery and rehabilitation of injuries sustained in an automobile accident.**

Here is the question: **Why are other State Legislatures allowing insurance companies to sell \$1,000.00 + policies without a catastrophic claim fund?** Take Florida for instance, they are a No-Fault Auto State with only a \$10,000.00 medical benefit. This practice allows citizens to go bankrupt (per Harvard Medical School) after their accident and fall economically to Medicaid for healthcare which only barely begins to serve their needs. All of this is breaking the bank of the State Budget. It is a huge cost shift onto Medicaid by the insurance companies. The entire scenario is a no win proposition and the people suffer unnecessarily and they do not get services they need.

Where to find excellent information:

“The Solution for Brain Injuries and Bankruptcies” A free video located at <http://neurotraumaassociation.com> (NTA).

While at the site please view the **Public Service Announcement** by **International Best Selling Author of “Have a little Faith” Mr. Mitch Albom.** Read the letter, **“Passion for Compassion”** from the President of the NTA, and read **“The Educated Consumers Guide to No-Fault Automobile Insurance”** (Author House).

The Solution will provide injured Citizens and their Families the resources they need including aggressive and persistent rehabilitation therapies, 24 hour in home Nursing care, home modifications, Case Management Services, electric wheelchairs, adapted Vans, and virtually every other reasonably necessary service and/or product.

The Solution will prevent the double insult of bankruptcy due to medical bills helping providers like Hospitals and Physicians to get paid for their services, and keeping families out of harms way from financial disaster.

The Solution will save State Governments billions in Medicaid costs that are breaking State Budgets across America and growing at 8% annually. This Solution will stop the cost shift by profitable insurance companies, who might consider the benefits that this Model would bring to their insured's in those other States.

Consider that Florida spends \$22 billion on Medicaid; California spends \$35 billion, New York spends \$50 Billion! The catastrophically injured people suffer and do not get what they need. The Citizens in Michigan get aggressive and persistent therapies when they need them, they get any reasonably necessary service or product prescribed by a Doctor. ANY REASONABLY NECESSARY SERVICE OR PRODUCT!!!

The Solution will create tens of thousands of jobs in healthcare service professions including front line caregivers and administrative support, just for the personnel needed to care for these automobile accident victims who now have a resource to pay for what they need. The \$150.00 per car per year allocation for the MCCA brings in over one billion dollars annually and is entirely funded by drivers for drivers. Spending around \$800 million to give people what they need. The excess rolls over and grows. Insurance companies do not put any of their money into the Catastrophic Fund.

Florida intends to be the first State to adopt the Solution Model and end the suffering of its Citizens where, on average annually, there are more than 20,000 incapacitated auto accident victims. Please visit the website <http://neurotraumaassociation.com> view the **PSA by Mitch Albom**, view the free video, view the book, and view the Passion for Compassion Letter from the President.

Please write about this Solution Model and encourage Americans to view the free video.

The only reason other States have not instituted the Solution is ignorance. They do not know about it. We are going to do something about that. Please join us, let your voice be heard, download the PSA and share it with your local media & legislators.

Thank you.

John Gwynne Prosser II **FB**
691 North Squirrel Road, Suite 105
Auburn Hills, MI 48326

JGP2@comcast.net
888 299 9800 Office
248 400 9164 Voice mail
@JPROSSER2 twitter

President
www.neurotraumaassociation.com

Vice President / Partner
www.healthpartnersinc.com

Vice President / Partner
www.hpcnursing.com

