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Dear John,

Thank you for the recent update on the insurance industry proposed legislative changes to the Michigan No-fault insurance program, it is truly a shocker that there is a proposal to dilute if not destroy the Model which is our National standard. As a father of a traumatic brain injury survivor, a member of the Neurotrauma Association of Florida [www.neurotraumaassociation.com](http://www.neurotraumaassociation.com) and a State of Florida Brain and Spinal Cord (BSCIP) Governmental Advisory Council Member for our Governor I continue to monitor the legislative committee proceedings in your state. **What has surprised me is the lack of foresight not only by the Michigan insurance industry, but also by your legislative leadership in not realizing, that if it is not already, Michigan can become THE brain trauma therapy center not only for our country but also for our interconnected world. Healthcare is projected to be a number one growth category for jobs for the next 20 years.**

The State of Michigan is in a unique position to be the Leader of traumatic brain injury (TBI) rehabilitative healthcare with your vast array of CARF accredited rehabilitative therapy centers and trained medical professionals. Your legislators continued support of the Michigan Catastrophic Claims Association which is the foundation of the vastly superior Michigan Model for catastrophic automobile accidents is fundamental to the continued success of not only Michigan TBI survivors, but to the rest of the hundred's of thousands of annual survivors in our country who are lacking any real care in their home states. What surprises me most is that you're Michigan Model which is funded by drivers and which has been proven successful for 38 years would even be considered for change. Your Model as you indicate in your book about Michigan Auto No-Fault is hailed by the insurance institute as "The Finest Model in America" and now there are people proposing dismantle this Model of excellence for healthcare.

In the State of Florida, we are constantly challenged with not only the lack of financial resources, but also the lack of healthcare professionals trained in the rehabilitative recovery process and the constant ongoing constant therapy required by brain injured survivors. Many times over the last five years, my family has advised other newly injured survivor's families to vacate Florida for these reasons. We encourage them to seek assistance in other states due to lack of top notch facilities

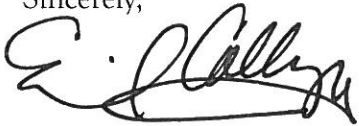
here in our state. We had primarily suggested Georgia, but now after extensive visits to your TBI healthcare facilities, we recommend they go to the State of Michigan. YES MICHIGAN!

Maybe your Legislators do not realize that the same insurance companies as in Michigan sell a No-Fault policy in Florida with only \$10,000.00 of PIP benefits, for \$250.00 more per year on average than for the Michigan Model! I believe you were right when you presented to our council your belief that Legislators across the USA simply are unaware of the vastly superior Michigan Model which actually costs less than most other States which have no healthcare benefits!

I am writing to you to ask that you share this letter with your state's Representatives, Senators and Governor Snyder asking them to avoid becoming like us, where insurance companies do not provide coverage for and reject the necessary treatment of TBI and SCI survivors, where Medicaid and Medicare do not approve nor provide the numerous aggressive and persistent therapies required by injured Citizens, where our state has a multi year waiting list for brain injury and spinal cord injury survivors basic healthcare and where we allow our families to go into financial distress, ultimately bankruptcy, due to the lack of insurance coverage and onerous medical bills put on families. The Michigan Model has the proper focus which is the care, recovery and rehabilitation of citizens who are catastrophically injured, for as long as they need it.

John, there is clearly a better way to provide care for these traumatic brain injury survivors and Michigan has been the Nations leader for decades. As you know after your presentation to the Governors Advisory Board at the request of Thom Delilla Bureau Chief Florida Department of Health where you first presented the Michigan Model I have been asked to chair a committee in the State of Florida to recommend that our legislature adopt a similar insurance model to emulate the Michigan Model for superior care and the MCAA. We know that the Michigan Model will create tens of thousands of jobs, prevent bankruptcies due to medical bills, save our State Billions in Medicaid and most importantly provide the persistent self funded broad spectrum of healthcare resources that catastrophically injured Citizens and their families need. If I can be of service to you in helping to preserve and protect the Michigan Model please encourage your Legislators to contact me directly so that I may elaborate on the chronic need suffered by so many hundreds of thousands of accident victims in Florida and across America. I look forward to hearing from you and your elected State Leadership, however I may be of service.

Sincerely,

A handwritten signature in black ink, appearing to read 'E. Collazo', with a stylized flourish at the end.

Erick Collazo

Father of traumatic brain injury survivor

Neurotrauma Association Of Florida, Vice President

State of Florida Brain and Spinal Cord Advisory Council Board Member