

MINUTES OF THE STANDING COMMITTEE ON INSURANCE

Tuesday, October 4, 2011

9:00 a.m.

Room 519 House Office Building, Lansing

Representative Lund, Chair, called the meeting to order.

MEMBERS PRESENT: Representatives Lund, Shaughnessy, Opsommer, Denby, Callton, Glardon, Johnson, LaFontaine, Lyons, O'Brien, Yonker, Kandrevas, Roy Schmidt, Segal, Hovey-Wright, Howze, Geiss.

Representative O'Brien made a motion to adopt the minutes of the meeting of September 22, 2011. No objections being offered, the minutes were accepted as presented.

The Chair laid the following bill before the Committee

HB 4936 Lund Insurance; no-fault; coverage and benefits; make miscellaneous changes.

The following individuals spoke to the Committee

Sharon Tennyson, PhD, representing the Michigan Chamber, in support, and Wendy Block, representing the Michigan Chamber, in support

Doctor Tennyson provided a presentation which reviewed the following topics: Michigan's Auto No-Fault System: Unsustainable Cost Growth Necessitates Reforms; Michiganders Pay Higher Auto Premiums but receive higher benefits; premiums are rising faster in Michigan; Average Cost of a No-fault Claim; Claim cost growth is unsustainable; Claim Cost Growth is Unsustainable; No-fault System Cost Spiral; Paying for Catastrophic Claims; Catastrophic Claim Costs; A Ticking Time Bomb; MCCA Surcharges to Michigan Drivers; Future Costs of Past Claims: A Hidden Tax on Citizens; A Few Claims Account for Vast Costs; Prevalence of Hard-to-Verify Claims; Other Indicators of Cost Problems; Uninsured Motorists Costs are Growing; Both No-fault and Liability Costs are High; Pressure is Building; Recommendations.

The following individuals also spoke to the Committee regarding HB 4936:

George Sinas, representing CPAN, in opposition

Bill Buccalo, representing CPAN and Rainbow Rehabilitation, in opposition

Dr. Clifford Jones, representing the Michigan Orthopedic Society and Spectrum Health System, in opposition

Ted Vonk of Belmont, Michigan, in opposition

Jim Howell, Sam Howell and Maureen Howell of St. Charles, Michigan, in opposition

Chair Lund announced that the Committee would stand at ease, the time being 10:32 a.m.

The Chair reconvened the meeting at 10:47 a.m.

The following individuals spoke to the Committee regarding HB 4936:

- William Horgan of Shelby Township, Michigan, in opposition
- Gloria Stevens and Cheryl Stevens of East China, Michigan, on behalf of Charles Stevens, in opposition
- Erica Coulston of Bloomfield Hills, Michigan, in opposition
- Fred Nader of Bloomfield Hills, Michigan, in opposition

Chair Lund stated that the Committee would stand at ease until committees are given leave to meet subsequent to House session, the time being 12:50 p.m.

The Chair reconvened the meeting at 3:15 p.m.

The following individuals spoke to the Committee regarding HB 4936:

- Dale Dexter, representing Community Therapeutic Recreation Services, in opposition
- Brad and Donna Jones of Troy, Michigan, in opposition
- John Prosser, representing Partner for Health Partners Home Care, in opposition
- Joe Richert, representing Special Tree, Ltd. in opposition
- Major Rick Briggs, representing TBI combatants, in opposition
- Barry LaKritz of Bloomfield, Hills, Michigan, in opposition
- Ilene Ikens of Reed City, Michigan, in opposition

The following individuals submitted cards for HB 4936:

- Thomas Eric Henerman, representing Special Tree Rehabilitation, in opposition
- Paul Semian, of Washington, Michigan, in opposition
- Brad Ervannsen, representing MADD, in opposition
- Scott Barry, representing Centria Healthcare, in opposition
- Rick Bidwell of Byron Center, Michigan, in opposition
- Dr. Terry Braciszewski, representing the Ann Arbor Rehabilitation Centers, in opposition
- Sharon Brinks, representing Brinks Law Firm, neutral
- Vanessa Cline, representing the Brain Injury Association of Michigan, in opposition
- Brad Ervannson, representing MADD, in opposition
- Sue Ellen Jurcak, representing Unique Options LLC and Medical Care Coordinators, in opposition
- Julie Frantz, representing Lauren Frantz of Vicksburg, Michigan, in opposition
- Julie Smith, representing Community Links, in opposition
- Ricky Syventooth of Romulus, Michigan, in opposition
- Sarah Szirtes, representing Healthcall, in opposition
- Michael Harris, representing Michigan Paralyzed Veterans of America, in opposition
- Robert Logeman, representing Logeman and Iagrate, PC, in opposition
- Steve Siporan representing Siporan and Associates, in opposition

Anne Regalski, representing Community Therapeutic Recreation, in opposition
Kris Ruckle, representing Brittany Ruckle, in opposition
Chris Wilcox, representing Centuria Healthcare, in opposition
Mary Wines of Milan, Michigan, in opposition
Ann Manning, representing CPAN, in opposition
Don Adams of Ann Arbor, Michigan, in opposition
Deborah Johnson, representing Careforward, in opposition
John Cornak, representing CPAN, in opposition
Larry Treese of Grand Rapids, Michigan, in opposition
Pam Feinberg, representing Feinberg Consulting, in opposition
Rick Bossard, representing the University of Michigan Hospital, in opposition
Jim Cole, representing the DMC, in opposition
Tina Fuquay of Sterling Heights, Michigan, in opposition
Timothy Gray, representing Michigan Association of Ambulance Services, in opposition
Amy Gross, representing Entech Medical Staffing
Mary Kay Hoodhood, in opposition
Michael London of Saugatuck, Michigan, in opposition
Dan Petterson, representing the Skilled Motorcyclist Association
Jeff Cates, representing CAPS Remodeling, in opposition
M. Thomas Deller of Farmington Hills, in opposition
Laurie Oleksa, representing Danny Oleksa, of Battle Creek, Michigan, in opposition
Melissa Reichenbach, representing Marianna McQueen, of Bath, Michigan, in opposition
C.I. Teahan of Brighton, Michigan, in opposition
Dan Patterson, representing motorcyclists, in opposition
Chris Chesny, representing the Mid-Michigan Health System, in opposition
David St. Amant of Dansville, Michigan, in opposition
Gina Adams of Manchester, Michigan, in opposition
Diane Wagner-Heffner, representing Home and Community Rec. Therapy, in opposition
Frank Lee, in opposition
Sheree McGlory, in opposition
Dr. Terry Braciazewski, representing the Ann Arbor Rehabilitation Centers, in opposition
Linda St. Amant, representing the Brain Injury Association
Benson Pulfer, representing TBI Advocates, in opposition
Kim Nolan, representing Progressive Alternatives, in opposition
Linda Wallace of Royal Oak, Michigan, in opposition
Bill Cilluffo and Heather Drake, representing AAA, in support

Cards were submitted by the following individuals who did not wish to speak to the Committee:

Crystal Arquette, representing Special Tree, in opposition
Marian Drobot, representing Special Tree, in opposition
Tonya Bryant, representing Special Tree, in opposition
Angela Folkwein, representing Special Tree, in opposition

Geoffrey Rantala, representing Special Tree, in opposition
James Hall, representing Special Tree, in opposition
Brenda Hollenbeck of Cassopolis, Michigan, in opposition
Ed Hollebeck of Cassopolis, Michigan, in opposition
Helen Lask of Pinckney, Michigan, in opposition
Cathy Wheatley of Mattawan, Michigan, in opposition
Amy Heirness of Battle Creek, Michigan, in opposition
Robert Pilon, representing CBI Rehabilitation, in opposition
John Kattelas of Okemos, Michigan, in opposition
Mary Bromley of S. Boardman, Michigan, representing Britney Ruckle, in opposition
Debbie May of Livonia, Michigan, in opposition
Timothy Kowalczyk, representing Rainbow Rehabilitation Centers, in opposition
Elizabeth Warren, representing Rainbow Rehabilitation, in opposition
Carol Greenburg, representing Spectrum Health Continuing Care
Brenda Watkins, representing Spectrum Health Continuing Care, in opposition
Tricia Crawford, representing Spectrum Health Continuing Care, in opposition
Michael W. Puerner, representing Hastings Mutual Insurance, in support
Kimberly Goodwin, representing Unique Options, LLC, in opposition
Timothy Hoste, representing Unique Options, in opposition
Terry Mulvihill, representing Hope Network, in opposition
Jeffrey Fried of West Bloomfield, Michigan, in opposition
Ellwyn Brouwers, representing the Michigan Brain Injury Provider Council, in opposition
Krisanne George, representing Dignitas, CVAN, in opposition
Shannon Lambert of Farmington Hills, Michigan, in opposition
Kelly Whalen, representing Dignitas, Inc., in opposition
Carolyn Heggs, representing Dignitas
Erin Gust, representing Dignitas, in opposition
Jesse Robinson, representing Dignitas/BIA, in opposition
Jason Bryant of Farmington Hills, Michigan, in opposition
Jose Bocanegra of Farmington Hills, Michigan, in opposition
Toni Renee Johnson of Detroit, Michigan, in opposition
Mark Evans of Troy, Michigan, in opposition
Diane Dugan, representing the Brain Injury Association of Michigan, in opposition
Katie Duey, representing the Brain Injury Association of Michigan, in opposition
Diane Marshall of Detroit, Michigan, in opposition
Katie Knight, representing the Brain Injury Association of Michigan, in opposition
Eric Hannah, representing the Origami Brain Injury Rehabilitation Center, in opposition
Jennifer Pascoe of East Lansing, Michigan, in opposition
Christie Tocén of Byron Center, Michigan, in opposition
Tory Hudson, representing the Ambrose Rehabilitation Consultants, in opposition
Stephanie Guzak, representing Dignitas, in opposition
Jessie Thomas of Ann Arbor, Michigan, in opposition

Brian Walworth, representing the Eisenhower Center, in opposition
Jessica Franklin, representing the Eisenhower Center, in opposition
Robert Ardt, representing the Eisenhower Center, in opposition
Danielle Ridge, representing the Eisenhower Center
Donna Schwartz, representing the Eisenhower Center, in opposition
Phillip Krueger, representing the Eisenhower Center, in opposition
Adam Lasser of Westland, Michigan, in opposition
Rob Knoch, representing the Eisenhower Center, in opposition
Joann Reese, representing Dignitas, in opposition
Tanya Lee of Ypsilanti, Michigan, in opposition
Debra Trumbull of Hamburg, Michigan, in opposition
Gwendolyn Wasbryl of Ypsilanti, Michigan, in opposition
Tammy Goulding, representing Rehabilitation Without Walls
John Gose, representing Special Tree, in opposition
Julie Davenport, representing Special Tree Rehabilitation Systems, in opposition
Belinda Cooke, representing Special Tree Rehabilitation Systems, in opposition
Andy Orudus, representing Dignitas, in opposition
Marcello of Farmington Hills, Michigan, in opposition
Jeff-ery Lee Cutler of Farmington Hills, Michigan, in opposition
Eric Jones, representing Dignitas, in opposition
Kathleen Wright, representing Dignitas, in opposition
Crystal Lawrence, representing Dignitas, in opposition
Hannah Seeley of Flint, Michigan, in opposition
Randy Green of Clio, Michigan, in opposition
Ken Handwerger, representing Special Tree, in opposition
Tessie Prossia of Oakland Township, Michigan, in opposition
Cindy Johnston, representing the Grand Rapids Area Chamber of Commerce, in opposition
Mark Lemoine, representing Spectrum Health, in opposition
Lindsey Burton, representing the Eisenhower Center, in opposition
Gail Mandeville
Dylan Cates, representing Caps Remodeling, in opposition
Natalie Kottman of Commerce Township, in opposition
Cheryl Burda of Howell, Michigan, in opposition
Dyck Van Koevering, representing the Insurance Institute of Michigan, in support
Christine Myran of Grass Lake, Michigan, representing the brain injury population
Tom Constrand, representing the Brain Injury Association of Michigan, in opposition
Scott Hummel, representing the Michigan Association of Insurance Agents, in support
Hope Lovell, representing Lovejoy Rehabilitation Centers, in opposition
Kristy Cole of Rochester Hills, Michigan, in opposition
Rachel Eagle-Jeffreys, representing Spectrum Health Neuro Rehabilitation Services, in
opposition

Heidi Reyst of Chelsea, Michigan, in opposition
Kendra Jaynes, representing the Rainbow Rehabilitation Center, in opposition
Yaseni Caballero, representing the Rainbow Rehabilitation Center, in opposition
Tresa Ellis, representing the Rainbow Rehabilitation Center, in opposition
Larry Turner, representing the Rainbow Rehabilitation Center, in opposition
Carol Presant, representing the Therapy Center, LLC, in opposition
Audrey Donnell of Holt, Michigan, in opposition
Rob Ferguson, representing the Michigan Occupational Therapists Association, in opposition
Michael Shoemaker, representing the Michigan Physical Therapy Association, in opposition
Dianne Bollman, representing the Michigan College of Emergency Physicians, in opposition
Joe Neller, representing the Michigan Academy of Family Physicians, in opposition
Jean Doss, representing the Professional Health Care Institute, in opposition
Nicole Rondini Korbecki, representing Rainbow Rehabilitation, in opposition
Laguota Wright of Farmington Hills, Michigan, in opposition
Lawrence Teahan of Brighton, Michigan, in opposition
Jennifer Bertenas of Farmington Hills, Michigan, in opposition
Becky Stone, representing BIA, in opposition
Charles Baltimore of Farmington Hills, Michigan
Carl Alden, representing the Michigan Association of Chiropractors, in opposition
Debbie Justice, representing Special Tree, in opposition
Marianne Kendrick, representing Rainbow Rehabilitation, in opposition
Julie Tiberia, representing Rainbow Rehabilitation, in opposition
Jessica Frye of New Boston, Michigan, in opposition
Petula Hadley-Petrovich, representing Spectrum Health and on her own behalf, in opposition
Katie Miller of Howell, Michigan, in opposition
Eric Balawender of Howell, Michigan, in opposition
Matt Johnson, representing Maxim Healthcare Services, in opposition
Ralph Wills of Lansing, Michigan, representing Anthony Fennis, in opposition
Heather Gehring of Dexter, Michigan, in opposition
Adam Taylor, representing EPIeA Consulting, in opposition
Nicole Engelhart, representing Lighthouse, in opposition
Tom Masseur, representing Michigan Protection and Advocacy, in opposition
Jennifer Heitger, representing Lighthouse Neuro Rehabilitation Center, in opposition
Jessica Stark, representing the Lighthouse Neuro Rehabilitation Center, in opposition
Mirka Zork, representing the Lighthouse Neurological Rehabilitation Center, in opposition
K. Connie Smith, representing Movement Matters, Inc.
Suzanne Eriannson, representing MADD, in opposition
Ann Shields, representing Progressive Alternatives, in opposition
Kathy Regis, representing Special Tree, in opposition
Amanda Young of Taylor, Michigan, in opposition
John Curnack, representing the Eisenhower Center/CPAN, in opposition
Lorraine Zorbo, representing Arcadia Home Care, in opposition

Anne Denniston, representing Arcadia Health Care, in opposition
Margaret Kroese, representing Hope Network/MPIPC, in opposition
Martha Cassell of Bloomfield Hills, in opposition
Laura Beckett of East China, Michigan, representing Joseph Beckett, in opposition
James Beckett of Marine City, representing Joseph Peter Beckett, in opposition
Dr. Susan Smith, representing Consulting Unlimited, Inc., in opposition
Peter W. Smith of Port Austin, Michigan, in opposition
Isabelle Squires of Traverse City, Michigan, in opposition
Lyndsie Post, representing Mary Free Bed Rehabilitation Hospital, in opposition
Margaret Kruese, representing Hope Network, MBIPC, in opposition
David Thompson of Troy, Michigan, in opposition
Derin Hutchings, representing the Eisenhower Center, in opposition
Jason Kriesel, representing the Eisenhower Center, in opposition
Cathi Connors of Belleville, Michigan, in opposition
Cathy Berel of Westland, Michigan, in opposition
Rob Anderson, representing the Michigan Farm Bureau, in support
Joseph Beckett of East China, Michigan, in opposition
Stephanie Washington of Saginaw, Michigan, in opposition
Craig Perdue, representing Rainbow Rehabilitation, in opposition
Larry Leposky, representing Rainbow Rehabilitation, in opposition
Kairis Dupree, representing Rainbow Rehabilitation, in opposition
Nicole Vedder, representing Rainbow Rehabilitation, in opposition
Jill Webster, representing Rainbow Rehabilitation, in opposition
Melissa Wartley, representing Rainbow Rehabilitation Center, in opposition
Kenneth Kidd, representing Rainbow Rehabilitation Center, in opposition
Michelle Stokes of Belleville, Michigan, in opposition
Dalea Kempter, representing Rainbow Rehabilitation, in opposition
Kimberly and Danny Foreback of Bath, Michigan, representing their son, in opposition
Bobby Raitt of West Bloomfield, Michigan, in opposition
Lynn Weimeister, representing Beaumont Health System, in opposition
Amanda Smith, representing Arcadia Homecare, in opposition
Nanci Steineback, representing Spectrum-Health Neuro Rehab Services, in opposition
James Wilds, representing Frankenmuth Insurance, in support
Lynn Eagle of Caledonia, Michigan, in opposition
Kerry Sheldon, representing AdvisaCare, in opposition
Colleen Mahoney, representing AdvisaCare, in opposition
Melissa Wagner of Millington, Michigan, in opposition
Sharon Plunkett of Oxford, Michigan, in opposition
Jeremy Green, in opposition
John Brunell, representing Rainbow Rehabilitation, in opposition
Jeff Brozoski, representing Rainbow Rehabilitation, in opposition
Tim Bornholdt, representing Rainbow Rehabilitation, in opposition

Jessie Shanks, representing Rainbow Rehabilitation, in opposition
Rose Johnson, representing Rainbow Rehabilitation, in opposition
Vanessa View, representing Rainbow Rehabilitation, in opposition
Whitney Williford, representing Rainbow Rehabilitation, in opposition
Jennifer Schuler, representing Rainbow Rehabilitation, in opposition
Tharina Verroen of Ferndale, Michigan, in opposition
Charlene Combs, representing Rainbow Rehabilitation Centers, in opposition
Daniel Beckett of Kimball, Michigan, representing his son Joseph Beckett, in opposition
Shannon Sweeney, representing Health Partners, Inc., in opposition
Michael Frantz of Vicksburg, Michigan, in opposition
Anna Worden of Vicksburg, Michigan, in opposition
Lauren Frantz of Vicksburg, Michigan, in opposition
Todd Griffin of Quincy, Michigan, in opposition
Amy Clark, representing Rehabilitation without Walls, in opposition
Tiffani West of Ypsilanti, Michigan, in opposition
Quanda Merced of Inkster, Michigan, in opposition
Melanie Murphy of Farmington Hills, in opposition
Adam Mesarosh of Reading, Michigan, in opposition
Edward Solis of Kalamazoo, Michigan, in opposition
Victoria Hollister, representing Arcadia Home Care, in opposition
Martha Cassell of Bloomfield Hills, Michigan, in opposition
Karen Katko, representing Acclaimed Home Care, in opposition
William Squires of Traverse City, Michigan, in opposition
Abbie Mandeville of Kewadin, Michigan, in opposition
Karen Kimmel of Kewadin, Michigan, in opposition
Gail Mandeville of Central Lake, Michigan, in opposition
Mary Burdo, representing Mary Free Bed Rehabilitation Hospital, in opposition
Claudia Mesarosh of Reading, Michigan, in opposition
Charles Mandeville of Central Lake, Michigan, in opposition
Justin Sorenson of Vassar, Michigan, in opposition
Shane Ferris of Caro, Michigan, in opposition
Renso Nelson of Caro, Michigan, in opposition
Christina Oliver of Caro, Michigan, in opposition
Alex Kayanga, representing Rainbow Rehabilitation Center, in opposition
Jessica Belicka, representing Home and Community Recreational Therapy, in opposition
Jessica Holmes of Romulus, Michigan, in opposition
Margaret Davis, representing Advanced Home Care, in opposition
Sandra Schwab-Scott, representing Arcadia Home Care, in opposition
James Cole, representing Detroit Medical Center/Rehabilitation Institute of Michigan, in
opposition
Shelly Nix, representing the Eisenhower Center, in opposition
Christen Fodera, representing Rainbow Rehabilitation, in opposition

James Moede, representing Rainbow Rehabilitation, in opposition
Patricia Denner of Saugatuck, Michigan, in opposition
Chris Chesny, representing Mid-Michigan Health, in opposition
Monica Van Acker of Brighton, Michigan, in opposition
Matt Malec of Brighton, Michigan, in opposition
Karl Smiger of Chelsea, Michigan, in opposition
Kim Collins of Farmington Hills, Michigan, in opposition
Michelle Shafer of South Lyon, Michigan, in opposition
Cheri Richardson of Farmington, Michigan, in opposition
Michelle Smith of Livonia, Michigan, in opposition
Kathi Balcom, representing Dignitas, of Plymouth, Michigan
Matthew Kottman of Commerce Township, Michigan, in opposition
Don Gardner, representing Dignitas, in opposition
Pat Cotter of Farmington, Michigan, in opposition
Eric Ikens of Reed City, Michigan, in opposition
Jeffrey Pickle of Hersey, Michigan, in opposition
Emmanuel Owusu, representing Dignitas, in opposition
Denise Markham, representing Dignitas, in opposition
Keith Byrd, representing Dignitas, in opposition
Kendra Finch, representing Dignitas, in opposition
Susan Diane Martin of Ypsilanti, Michigan, in opposition
Misty Delegato of Mt. Clemens, Michigan, in opposition
Charles Wilson of Livonia, Michigan, in opposition
Barbara Riopelle of Troy, Michigan, in opposition
Anita Riopelle of Troy, Michigan, in opposition
Mary Nicholas, representing Health Partners, in opposition
Michelle Lynn Horton of Southfield, Michigan, in opposition

Subsequent to testimony, Chair Lund declared the meeting adjourned, the time being 4:25 p.m.

Representative Pete Lund, Chair

Catherine Petroskey, Committee Clerk (517) 373-8538