



**PARALYZED VETERANS OF AMERICA**  
**Michigan Chapter**  
*Chartered by United States Congress*



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January 7, 2015

John G. Prosser II  
President  
NeuroTrauma Association

Dear John,

I'm writing this letter on behalf of the Michigan Paralyzed Veterans of America (MPVA) to express my support for your efforts as President of the NeuroTrauma Association and your organization's work to promote the adoption of Michigan's model for no-fault automobile insurance by other states. The Michigan model has served our veterans uniquely well.

When I became Executive Director of MPVA, I committed from the very beginning that our members' health care needs would be my highest priority. For the Paralyzed Veterans of America, overcoming obstacles and challenges is nothing new – it is a fact of life all of our members live with on a daily basis.

As Michigan PVA celebrates its fifty-fourth year, paralyzed veterans and all Americans with spinal cord injuries and diseases can look back and see that many remarkable advances in medical progress have taken place. These advances have bettered the quality of life for these injured individuals.

When Paralyzed Veterans of America was formed in 1946, the life expectancy for people with SCI average 12-18 months. Being told that their life expectancy could be measured in weeks or months, these individuals set out to maximize the opportunities for all veterans and individuals with spinal cord injury. Now, 68 years later, PVA's goal has not wavered.

The majority of Michigan PVA members that have a non-service related spinal cord injury have acquired their injury as a direct result of an automobile accident. Michigan auto no-fault is the finest healthcare resource to address their needs. The Personal Injury Protection (PIP) coverage provided by this system has been a tremendous help to our members. This coverage has benefited us significantly in dealing with the many physical, psychological, and financial aspects of this life altering condition.

Michigan no-fault automobile insurance is unique and something everyone in Michigan can be proud of. We realize the importance that the PIP coverage has on one's quality of life. It provides the necessary supports that allow us to become productive citizens in the communities we reside in.

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**WHO IS PVA?**

The Paralyzed Veterans of America was founded in 1947 to address the needs and concerns of veterans who have sustained an injury or disease of the spinal cord. PVA is devoting its life and effort to enhancing the quality of life for these veterans and other persons with disabilities by administering programs in research, wheelchair sports, legislation and advocating for improved civil rights for persons with a disability regardless of race, creed or color.

Once again, MPVA supports your efforts to ensure that people in other states are able to receive this type of coverage. For someone with a catastrophic injury, this type of insurance can be the difference between having access the services they need and going bankrupt. It means a better quality of life for the whole family. Michigan auto no-fault has benefited our state for four decades and implementing a similar model in other states would alleviate many of the difficulties people face after being seriously injured in an automobile accident.

Sincerely,

*Michael F Harris*

Michael F. Harris  
Executive Director  
Michigan Paralyzed Veterans of America

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