

## **BACKGROUNDER ON THE CRISIS IN CARE 2025**

Serious injuries from auto accidents can cost the people injured and their families hundreds of thousands of dollars in health care, as well as causing devastating changes to their lives. Prior to changes to Michigan's auto insurance law over five years ago, our state's "auto no-fault law" protected people seriously injured in a crash by providing coverage regardless of who was at fault. Unfortunately, following the 2019 amended auto insurance law, Michigan drivers must select from Personal Injury Protection (PIP) coverage options, which can be confusing and can have terrible consequences when a vehicular crash causes serious injury.

Under these amended laws, policyholders must choose to purchase coverage that is unlimited or provides less coverage at various levels, under the theory that their health insurance will fill in gaps or be sufficient on its own. People choosing the less expensive options because of their financial circumstances can be at particular risk if involved in serious automobile accidents. And even people who select unlimited coverage will have trouble finding adequate care due to one unintended consequence of these laws—far fewer providers.

In addition to crippling costs that can push families into poverty, serious injuries can impact lives forever in other ways, with some injured persons requiring 24-hour care. Most health insurance plans do not cover long-term care costs, vehicular modifications, residential programs, or other types of care necessary for people with catastrophic injuries. Yet without such care, those injured human beings can be stripped of their inherent dignity and worth—and in certain instances, even die.

On average, six people suffer serious injury in crashes on Michigan roads every single day. Driving or riding in a car is likely the riskiest activity people engage in regularly. The 2019 changes in our state's auto insurance laws have created a crisis in access to care largely because of two problems:

- For families choosing to care for their loved ones at home, **insufficient hours are reimbursed** to allow them to choose to exchange employment for home care.
- Many healthcare providers who specialized in the treatment and special services needed by catastrophically injured people have had to shut down because of the reduction in reimbursement caused by the 2019 changes in the law. For severely injured people, even those with unlimited coverage, to have access to the services they need, **reimbursement rates must be increased.**

It is right, just, and salutary for us to ask our elected officials to ensure that every human being has access to the medical services and treatment that they need—including those seriously injured in auto accidents.

We come to this conversation as people of faith called to the basic recognition of each of us as God's image bearers. The holiness of our very existence in God's good creation is to be honored and protected. In The United Methodist Church's Social Principles, we state in the section on "Basic Rights and Freedoms" that all healthcare must stem from the "right to life, liberty, and security as well as to equal treatment before the law".<sup>1</sup> The section continues "we declare that all individuals, no matter their circumstances or social standing, are entitled to basic human rights and freedoms. These rights are grounded in God's gracious act in creation".<sup>2</sup>

No matter a person's socioeconomic status, ability or disability, or connection to insurance, we recognize that our connection to each other requires our care for each other and our refusal to adhere to an idea that someone's health has a limit we can measure. To set such limitations is an affront to the humanity beloved in God's prevenient grace given to each of us, and to recognize such humanity before injury but not after betrays our faith's assertion that nothing can separate us from God or make us less than God's creation.<sup>3</sup> As our Discipline states, "We condemn all attempts to deny individuals their basic rights or freedoms or to strip human beings of their inherent dignity and worth."

Our Principles further discuss the specificity of healthcare itself, inviting the UMC to "work toward expanded access" of palliative care and to fight against the reality that such care often pushes families into poverty. We as The United Methodist Church "call on governments, businesses, churches, and civil society institutions to work cooperatively to ensure that every human being has access to medical services and treatment."<sup>4</sup>

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<sup>1</sup> The Book of Discipline 2020/2024 ¶ 163, "The Political Community" Basic Rights and Freedoms.

<sup>2</sup> Ibid.

<sup>3</sup> See, among other verses, Romans 8.

<sup>4</sup> ¶163 Section A, "Health Care."