

# RT '22

Rollin' Times from the Michigan Paralyzed Veterans of America



Michael Harris (left), MPVA President, and Robin Bennett (right), MPVA Development Coordinator, take in the many displays honoring our service men and women at an MPVA membership event held in April at The Michigan Heroes Museum in Frankenmuth.



## About this Issue:

The MPVA is excited to get back out with our members this spring and early summer! You can learn more about MPVA events and news by reading through this edition of the Rollin' Times!

### MPVA Officers and Directors

President.....	Michael Harris	Director .....	Ray Brown
Vice President.....	Bob Vance	Director .....	Scot Severn
Secretary.....	Clark Shuler	Director .....	David Peck
Treasurer.....	Timothy Agajeenian		

### MPVA Staff

<b>Executive Director</b> <i>Jaclyn Kochis</i> <a href="mailto:jkochis@michiganpva.org">jkochis@michiganpva.org</a>	<b>Administrative Assistant</b> <i>Brenda Wheeler</i> <a href="mailto:chapterhq@michiganpva.org">chapterhq@michiganpva.org</a>
<b>Director of Government Relations &amp; Advocacy (Volunteer)</b> <i>Michael Harris</i> <a href="mailto:mharris@michiganpva.org">mharris@michiganpva.org</a>	<b>Development Coordinator</b> <i>Robin Bennett</i> <a href="mailto:rbennett@michiganpva.org">rbennett@michiganpva.org</a>
<b>Sports &amp; Recreation Director</b> <i>Scot Severn</i> <a href="mailto:ssvern@michiganpva.org">ssvern@michiganpva.org</a>	<b>Published by</b> <i>Michigan Paralyzed Veterans of America</i>
<b>Financial Officer</b> <i>Linda Highland</i>	

### VETERANS BENEFITS DEPARTMENT

McNamara Federal Building, 477 Michigan Avenue, Detroit, MI 48226

Phone: (313) 471-3996 or (800) 795-3608

Service Officer Stephanie Strickland

Service Office Secretary Marilyn Kittrell

Central-Central Area Manager Anthony Steele

(202) 374-2032 Washington, D.C.

#### Disclaimer:

The Rollin' Times is a publication of the Michigan Chapter of Paralyzed Veterans of America. It is designed to inform the members of the PVA and other interested parties on veterans' issues, legislation, legal decisions, medical technology and other matters deemed to be relevant to the disability community.

The contents of this publication do not always reflect the views or policies of Michigan PVA, and no endorsement or approval is made or should be inferred with respect to products or services advertised herein. Consult an appropriate professional before making use of any product or service mentioned.

## Inside this Issue

President's Report	3
Executive Director's Report	5
Veterans' News	7
Government Relations & Advocacy	9
Sports & Recreation	13

### Michigan Paralyzed Veterans of America

46701 Commerce Center Drive

Plymouth, MI 48170

(248) 476-9000

Toll free: (800) 638-MPVA (6782)

The Michigan Paralyzed Veterans of America (MPVA) is a chapter of the Washington, D.C.-based Paralyzed Veterans of America. A Congressionally chartered veterans service organization, MPVA has been assisting veterans with spinal cord injuries or diseases, including Multiple Sclerosis and ALS (Amyotrophic Lateral Sclerosis, better known as Lou Gehrig's Disease), in Michigan since 1961.

MPVA programs include:

- Veterans' Benefits
- Wheelchair Sports and Recreation
- Spinal Cord Injury Research
- Equipment Donation
- Advocacy to eliminate architectural barriers and protect civil rights for persons with disabilities
- Referral Services for assistive devices, housing, employment and transportation
- Literature on a variety of topics including self-care, independent living, and disability rights.
- MPVA is a nonprofit organization and receives no federal funding. MPVA relies on grants, sponsorships, and private and corporate donations to support its programs.

The MPVA headquarters is in Plymouth, Michigan. Our service officers are based out of the McNamara Federal Building in Downtown Detroit.

*The Ad Agency*

[www.theagency.us](http://www.theagency.us)

(734) 678-7928



# President's Report

By: Michael Harris, President, MPVA

## Research Shows Higher Premiums Today Than Before Auto Insurance Reform: Savings a Mirage?

While Michigan's auto insurance lobby has alleged that drivers are seeing significant savings due to 2019's auto insurance reform, new research released today by Coalition to Protect Auto No-fault (CPAN) shows that customers of Citizens Insurance—one of the largest auto insurance companies in the state—are paying the insurer more now than they were before the law was passed.

The research was conducted by **Douglas Heller**, a national insurance expert and consultant to CPAN. Heller is Director of Insurance at the **Consumer Federation of America**.

"It has been a great two years for auto insurance companies in Michigan—not so much for consumers," Heller said. "Despite claims of savings for Michigan drivers, insurance companies like Citizens are charging them more on average than they were before the new auto insurance law was passed. Many are paying more for far less coverage than prior to the 2019 reforms. In addition, persistent discrimination against drivers in communities like Detroit mean that those who need low-cost options the most end up paying more than wealthy drivers who purchase full unlimited benefits. The big savings for drivers promised by lawmakers and the auto insurance lobby appear to be a mirage."

By analyzing public documents filed by Citizens, Heller found that:

- On average, Citizens customers are paying the

company \$90 more for their combined auto insurance coverages now than before reform was passed, despite many of them having significantly fewer benefits should they get into a catastrophic crash.

- Discriminatory pricing persists: The rate charged to a Citizens customer of the 48215 ZIP code in Detroit purchasing only \$50,000 in Personal Injury Protection benefits is \$1,564 more than the rate charged to a resident of the 48085 ZIP code in Troy buying unlimited/lifetime PIP.
- Citizens Insurance saw a 24% increase in annual operating profit in 2020-2021 compared to 2017-2019, due in part to the 45% cut in care passed as part of auto insurance reform, as well as fewer claims during the pandemic.
- Citizens raised rates on January 1, 2022 rather than lowering them, despite huge profits and the persistent impact of pandemic.
- Michigan policyholders were overcharged by \$1.2 billion in 2020, as miles driven, vehicle crashes and auto insurance claims dropped because of the pandemic.

At Michigan Paralyzed Veterans of America (MPVA) we call on the Legislature to revisit the law considering hard data showing its ineffectiveness.

It's time to tell the truth—auto insurance reform has been an unmitigated disaster. It has stripped benefits for survivors of catastrophic accidents, put quality health care providers out of business, left patients without access to needed care, and allowed for continued redlining and other discriminatory practices while insurance companies rake in record profits. To top it off, our premiums are going up, rather than down.

Acceptance is the first step toward positive change. Lawmakers need to stop playing political games and acknowledge that more work is needed to end redlining, protect vulnerable crash survivors, and lower premiums for drivers across the state.

Heller's research backs up findings from **The Zebra's 2022 State of Auto Insurance report**, which found that Michigan still has the second highest premiums in the nation, while Detroit remains the most expensive city in the country for auto insurance. Dearborn and River Rouge also make the top 10.

Auto accident survivors hoping for a fix to Michigan auto no-fault law were dealt a devastating blow when Jason Wentworth, Republican State Speaker said none of the bills and proposals he has seen to fix problems with the auto no-fault insurance law are satisfactory, and "it's time to move on."

I do not understand how legislators would do this to their most vulnerable. The 45 percent cut has put providers and therapists out of business, eliminated thousands of jobs and left survivors and families exhausted physically, emotionally, and financially.

It is well past time for the Legislature and Governor Whitmer to stop listening to the lobbyist representing the auto insurance industry, which refuses to recognize the lives being impacted by changes made to auto insurance law. It is time for legislators to listen to the voices of people that are enduring unnecessary suffering.

For politicians to admit publicly that they got it wrong in today's political climate on a high-profile issue, takes courage. At MPVA, we see it as a sign of strong character to withstand opposition, powerful interest groups, or adversaries to follow what they believe is the right course of action.

MPVA members are living proof that when you provide **quality health care** you can live a very productive life. It's for that reason the MPVA is asking you to join us in continuing to fight to find meaningful solutions that address the concerns of lowering rates without depriving auto accident victims of the care they need.

The Michigan Legislature has the power to right this wrong while still maintaining the objectives set forth with the auto insurance reform of 2019. For survivors of catastrophic auto accidents waiting is not an option!





# Executive Director's Report

By Jaclyn Kochis, Executive Director, MPVA



As you know, the Michigan Paralyzed Veterans of America (MPVA) and the Rehabilitation Institute of Michigan (RIM) Foundation are organizations that work to promote a better quality of life for individuals with spinal cord injuries and disabilities. An exceptional program that empowered that initiative was The Athletes with Disabilities Hall of Fame.

Over the past few years, the Hall of Fame has been on hiatus. Now, through the combined efforts of the MPVA and the RIM Foundation, the Hall of Fame event will be relaunched in a new and unique way to exclusively honor our Michigan athletes.

Based on feedback we have received from athletes, we are creating a "Main Event", which will include recognition of Michigan's novice competitors and experienced athletes. Not only do we intend to relaunch an event to recognize exclusively Michigan athletes with disabilities, we are also working to create a website that will continuously be updated with athlete biographies and accomplishments.

The relaunched *Athletes with Disabilities Hall of Fame* will be held on **Friday, June 24<sup>th</sup>** as a **breakfast event at MotorCity Casino**. Please join us and spread the word! Tickets are only \$55 and sponsorships vary.

During these unique times, it is increasingly important that we commit to recognizing and engaging disabled athletes. Proceeds from this event will go on to support the RIM Foundation and MPVA's athletic programs which include:

- Sending a team of paralyzed veterans to the National Veterans Wheelchair Games
- Supporting disabled athletes competing in the Detroit Free Press Marathon
- Enabling Michigan's Wheelin' Team 457 to host and compete in a variety of sporting events annually
- Sending the Detroit Wheelchair Pistons to the National Wheelchair Basketball Tournament in June 2022
- Supporting the SportsAbility team to participate in Thunder in the Valley, an Olympic-style tournament
- Expand Dance Mobility™, a wheelchair ballroom dance program

Ticket information, sponsorship details, and registration can be found at: <https://birdease.com/HOF>.





**SAVE THE  
DATE**  
6.24.22



<https://birdoase.com/hof>





Photo: Stephanie Strickland, Senior National Service Officer

## Exciting New VA Insurance programs

**V**A Insurance Service has two major program announcements based on Veteran Advocacy and Legislation (Public Law 116-315). First, the Service-Disabled Veterans (S-DVI) program (including Supplemental S-DVI) will close to new enrolment after **Dec. 31, 2022**. Second, beginning on **Jan. 1, 2023**, a new program, Veterans Affairs Life Insurance (VALI), will begin.

Veterans who are within two years of receiving a disability rating for a new condition should consider applying for S-DVI and must apply before Dec. 31, 2022. Disabled Veterans that meet certain criteria may be eligible for a waiver of premiums for S-DVI coverage. The new VALI program does not offer a waiver of premiums.

For service-disabled Veterans who may have missed the deadlines or not met the health requirements for S-DVI, it is important to inform you that **VALI is open for enrollment on Jan. 1, 2023. VALI offers guaranteed acceptance whole life coverage up to \$40,000 to all service-connected Veterans age 80 and under with no time limit to apply and no medical underwriting.** Some Veterans over age 80 may also be eligible. The program has an initial two-year waiting period, which replaces medical underwriting, before the face value of the policy takes effect. The VALI premium rates are based on age and the amount of coverage elected. If the policyholder's death occurs before the face value of the policy takes effect, all premiums paid plus interest are paid to the beneficiary.

Any Veteran currently enrolled in the S-DVI program should know that they **can remain** in the S-DVI

program if they want. If an S-DVI insured wants to apply for VALI, then they can apply between Jan. 1, 2023 and Dec. 31, 2025, and keep both S-DVI and VALI during the initial two-year enrollment period. After Dec. 31, 2025, those insured may not be covered by both programs at the same time and must drop S-DVI if they want to apply for VALI and start the two-year initial period.

The mission of the Insurance Service is to provide our Nation's Veterans, service members, and military families insurance products and services. We provide financial security to those who served. It's all about peace of mind.

We are excited about this new program as it will make life insurance coverage available to more than 5 million service-connected Veterans. Life Insurance is foundational in family financial planning, as 63% of adults have coverage to protect their spouse, children, or other beneficiaries. Here are S-DVI and VALI resources to share:

- Find out how to apply for Service-Disabled Veterans Insurance: Service-Disabled Veterans Life Insurance (S-DVI) | Veterans Affairs ([va.gov](https://www.va.gov/life-insurance/options-eligibility/s-dvi/)) <https://www.va.gov/life-insurance/options-eligibility/s-dvi/>
- An online timeline of key dates and changes that impact the S-DVI program:
- [https://www.benefits.va.gov/INSURANCE/docs/Important\\_VALI\\_Milestones.pdf](https://www.benefits.va.gov/INSURANCE/docs/Important_VALI_Milestones.pdf)

- An online factsheet outlining VALI coverage up to \$40,000, premium rates, and FAQs: [https://www.benefits.va.gov/INSURANCE/docs/VALI\\_Information.pdf](https://www.benefits.va.gov/INSURANCE/docs/VALI_Information.pdf)
- A link to register for email updates on VALI: <https://public.govdelivery.com/accounts/USVAVALI/subscriber/new>
- The VA.gov Life Insurance website: <https://www.va.gov/life-insurance>
- VA Life Insurance Call Center: 800-669-8477 (Monday-Friday 8:30 a.m. to 6 p.m. EST)

***This information was shared and provided to us by:***

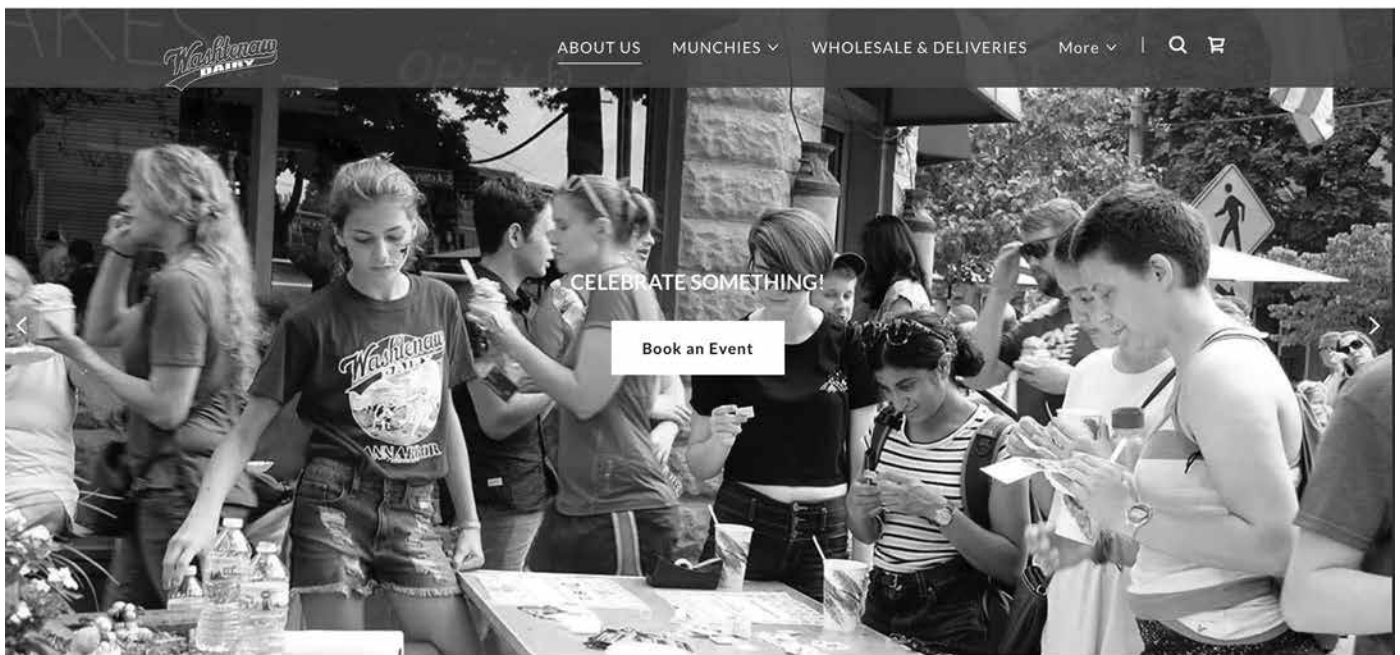
*Bill Meadows*

*Department of Veteran Affairs*



# The Ad Agency

(734) 678-7928



**The Ad Agency is a full service digital agency creating memorable and effective media for print and web**







By: Mike Harris

## March '22 PVA Advocacy & Legislative Virtual Conference

**D**ue to the COVID-19 pandemic and many resulting restrictions, this year's PVA Advocacy & Legislative seminar was structured a bit differently and was held in a virtual setting.

PVA chapter representatives from across the country gathered online to learn about issues for which we are advocating for the first session of the 117th Congress. The theme for this year's conference was "Pushing Access Forward."

The Advocacy & Legislative Conference provides an opportunity to meet one-on-one with elected leaders to push forward PVA's messages to Representatives on issues faced by our members and the disability community. It allows us to bring focus to these challenges and communicate how these Representatives can support the solutions that PVA feel are necessary to properly address concerns.

Because all my meetings were through video conferencing, I was able to meet with everyone from the Michigan Congressional Delegation. Presentations to legislators focused on the following PVA top legislative policy priorities:

### **Protect Access to VA's Specialized Health Care Services:**

#### *System Access*

- Congress must preserve access to VA's specialized services, including its SCI/D system of care, and provide funding to ensure the system continues meeting the needs of SCI/D veterans.

#### *Staffing*

- VA must have the authority to provide additional pay, compensation, and retention incentives to make it more attractive to health care and related support professionals.

#### *Infrastructure*

- VA must receive funding for maintaining and expanding its health care infrastructure, including specialty facility-based long-term care that is in line with its actual needs. VA must also have the ability to hire additional staff to manage the construction process and implement needed reforms.

### **Expand Access to VA Long-Term Services and Supports**

#### *Facility-Based Long-Term Care*

- VA must adequately assess the number of veterans who need facility-based long-term care and receive funding to provide a safe margin of specialty VA long-term care capacity for veterans with SCI/D.

#### *Home and Community-Based Services and Caregiver Support*

- Veterans with catastrophic disabilities must have access to a full range of supports and services that allow them to remain independent in their homes and communities. VA must expand access to its Veteran Directed Care program and ensure its Homemaker and Home Health Aide program provides the level of support veterans require to live full, productive lives.
- Congress must continue strong oversight of VA's implementation of the expansion of its Program of

Comprehensive Assistance for Family Caregivers. Eligibility determinations must be consistent, and the appeals process fair.

- Final expansion of the program to all eras of eligible veterans must not be delayed beyond October 1, 2022.
- VA must work with other federal agencies and Congress to ensure veterans have access to home care workers by increasing pay and providing incentives for workers to provide these important services.
- Veterans with catastrophic disabilities must also receive payment for their caregivers even when the veteran is hospitalized due to the type of assistance these veterans need, even in acute care settings, and to make sure they have assistance following discharge.

### **Improve VA Health Care Services and Benefits for Catastrophically Disabled Veterans and their Survivors**

#### *Assisted Reproductive Technologies*

- Congress must repeal VA's ban on IVF and authorize VA to provide assisted reproductive technology, including IVF, surrogacy, and gamete donation at VA for any veterans enrolled in VA health care.

#### *Survivor Benefits*

- Congress should increase the rate of Dependency and Indemnity Compensation (DIC) for surviving dependents and lower the threshold of eligibility to allow more survivors to receive this benefit who currently do not meet the requirements.
- Congress must also ensure survivors of veterans who die from ALS receive full benefits, including access to the additional DIC benefit.

#### *Adapted Automobile Benefits*

- Congress must increase the number of times eligible veterans can access the Automobile Allowance Grant, ensure veterans receive appropriate

Automotive Adaptive Equipment (AAE) reimbursements, and authorize veterans who have non-service-connected catastrophic disabilities to receive the same type of AAE as veterans whose disabilities are service-connected.

#### *Home Modification Grants*

- Congress must raise the rate of funding available through VA's Home Improvements and Structural Alterations grant program to improve access to housing adaptations for all catastrophically disabled veterans.

### **Increase Access to VA Health Care and Benefits for Women Veterans with SCI/D**

#### *Health Care*

- VA must fully meet the needs of women veterans with catastrophic disabilities and consider their unique needs in developing programs and providing services targeted to the broader women veteran population; and when necessary, implement additional training to VA staff to ensure standards of care align with the needs of severely disabled women veterans.

#### *Benefits*

- Veterans with catastrophic disabilities who have experienced military sexual trauma (MST) must have access to the services and benefits needed to address MST-related issues and have assurance that any issues related to their catastrophic disabilities are considered when evaluating MST claims and the provision of related services

### **Protect the Civil Rights of People with Disabilities**

#### *Improve Access to Air Travel*

- Congress must make systemic changes to improve air travel for people with disabilities, particularly wheelchairs users, by reforming the Air Carrier Access Act to add standards for aircraft accessibility and improve enforcement of the law.

*Increase Americans with Disabilities Act (ADA) Compliance*

- Congress must support increased compliance with the ADA by improving tax incentives that help businesses remove access barriers and increasing funding for the Department of Justice's (DOJ) ADA mediation program.
- DOJ must investigate more individual complaints and issue long-overdue regulations governing non-fixed equipment and furniture, including hotel bed height and medical equipment.

*Strengthen and Enhance Social Security Benefits*

- Congress must strengthen and enhance the Social Security system without harming beneficiaries by improving benefits for low- and middle-income beneficiaries; eliminating the five-month waiting period for Social Security Disability Insurance (SSDI); replacing the abrupt termination of SSDI benefits with a phased reduction as earnings rise; offering caregivers credits under Social Security; and ending pension penalties for public servants.

As you read through the list, remember that we are all advocates for better health care, increasing needed benefits, and promoting greater accessibility in the communities in which we live. I'm asking that you reach out to your Representatives and demand that the VA be given the necessary support that allows them to provide quality health care in a timely manner and ensure architectural barriers are eliminated in all community.



Throwing in the towel on an old motorcycle that won't run or looking to get rid of an ATV? In all situations, Paralyzed Veterans of America's Wheels Helping Warriors Vehicle Donation program is a perfect outlet for your generosity. It's easy to donate. Be sure your title is on hand, fill out the online form at [PVA.careasy.org](http://PVA.careasy.org) or call (877) 900-8387 (877-900-VETS). We will schedule the pickup free of charge and donors receive a tax deduction for the donation.



## MPVA LOAN CLOSET PROGRAM

The MPVA has a Loan Closet Program with slightly used items that have been donated to us. In turn, we donate and/or give out the items to those in need. You do not have to be a veteran, and there is no cost for this program!

To find out more about this program and the items that are available, call or email Brenda Wheater at:

Phone: **(800) 638-6782** or **(248) 476-9000**

Email: [chapterhq@michiganpva.org](mailto:chapterhq@michiganpva.org)

Please keep in mind that these items change on a daily basis, it just depends on what is donated to us, and what items are in demand.

Some of the items that we typically have are: manual wheelchairs, canes, crutches, walkers, commode seats, shower chairs, adult diapers, and numerous other items.

Please help in spreading the word about this program!

*Michigan Paralyzed Veterans of America is a 501 (c) (3) public charity,  
Federal I.D. # 38-6120911*





# Sports & Recreation

By: Ray Brown

## Crow Hunt



*Getting out there, ready to hunt!*



*Our owl in front of us about 15 yards.*

Members from the MPVA and Wheelin' Team 457 gathered for a hearty breakfast together at 07:00 at the Deerfield Inn and rolled over to our office by 08:15. We began registration by 09:00. The rules of the hunt were discussed, and we were back at office by 14:00. We served a mighty meal of hotdogs with my "secret" coney sauce, chips, homemade cookies, and strawberry/blueberry muffins. We also opened several flavors of venison sticks to offer that day.

I got to the cornfield late; I had to wait behind as a Marine Veteran who had suffered a serious accident needed some of our medical equipment. When I arrived, a track chair was waiting for me to transfer. I barely got my firearm loaded and my backpack in place before off we went! Shotgun is my favorite tool to hunt them, but I have known some that use pellet guns or rifles as their firearm. It was a very cold day, with mud and snow to contend with, but I loved every second of it as I was now part of the hunt. There were 3 wheelchair and 9 able-bodied hunters, and we had a fun!



This was my second stab at crow hunting. When I was a young lad, I attended college in Tennessee. I quickly made friends with a guy that loved crow hunting. We would hunt crows with any free time we had. So, when our Director of Fishing, Tim Filarski, came to us in late February and mentioned this crow hunt, we began buzzing like wildfire in anticipation.

Crow hunting has two seasons in Michigan: you can hunt them any time if they become a nuisance! The setup is most important as they must not see you. I just looked like a big, camouflaged mummy, but I was warm. We posted up a few decoys and a garden owl to entice them to fly toward us. The crows did exactly as we wanted...until it was time to shoot. Their eyes are extremely good, and I think they had us pegged. We laughed so hard at their aerial maneuvers that I'm not sure if I could have brought one down!



*Me and my Guide, Roger Wilcox.*

We did most things right—placed our backs to the sun and hid in the shadows behind corn stalks while using an electronic call to entice them. Crow hunting is a service to both the farmer and wildlife. Crows will eat



*From left to right: Roger Wilcox, Director of Hunting, Tim Filarski, Director of Fishing, and Ray Brown, President. Congrats Tim!!*

seeds to the point of robbing a farmer blind. They will kill small birds and eat any egg they can find.

I haven't seen so many grown men laugh as hard as we did that day. That is much needed in this world. Rest assured, we will be at them crows again! It's too much fun not to return.

Congratulations to Tim, who won first place. Come on out and crow hunt with us.... 'cause this how we roll!!

Special thanks to the MPVA for help on making this happen!



# ReWalk®

## Are you a Veteran with a service or non-service connected Spinal Cord Injury?

Did you know that the Department of Veterans Affairs has updated its national policy to expand access to ReWalk exoskeletons through a VA SCI Hub and Spoke or the VA Choice Program?



### What is ReWalk?

ReWalk is a robotic exoskeleton that enables individuals with Spinal Cord Injuries to stand and walk, and is cleared by the FDA for home and community use.

How Do I Know If I Am a Candidate for a ReWalk?

**Contact ReWalk  
for a Free Screening**

**[www.rewalk.com/contact](http://www.rewalk.com/contact)  
or 508.251.1154 Option 2**



"Using ReWalk, I have more energy and less pain."

**Ret. Army Specialist Gene L.**

ReWalk Robotics  
200 Donald Lynch Boulevard, Marlborough, MA 01752  
[www.rewalk.com](http://www.rewalk.com)





**Paralyzed Veterans  
of America**

Michigan Chapter

MICHIGAN PARALYZED  
VETERANS OF AMERICA  
A Member Chapter of Paralyzed Veterans of America  
46701 Commerce Center Drive  
Plymouth, MI 48170

Change Service Requested  
DATED MATERIAL — PLEASE EXPEDITE!  
2022 Spring Edition

## MPVA Spring 2022 Valuable Dates



### **MPVA Membership Event: Tigers vs. Baltimore Orioles**

**When:** Sunday, May 15, 2022

**Where:** Comerica Park

**Time:** Game starts 1:40pm

**Cost:** Free

**How to Register:** R.S.V.P. to [chapterhq@michiganpva.org](mailto:chapterhq@michiganpva.org)  
or Phone: 248-476-9000 or 800-638-6782