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Rollin' Times from the Michigan Paralyzed Veterans of America



The MPVA is so proud of their partnership with the RIM Foundation, who partnered with us to host the Athletes with Disabilities Hall of Fame event this past spring. Three outstanding athletes were honored this year.

Pictured above are team members from both the MPVA and RIM Foundation (from left to right): Brenda Wheater, MPVA Administrative Assistant, Jaclyn Kochis, MPVA Executive Director, Kelly Pyle, RIM Foundation Special Events Coordinator, and Kerrie Macudzinski, Director of Adaptive Sports, RIM Foundation.



About this Issue:

The MPVA is rolling into summer! Check out all the details on what's happening at the Michigan Chapter by reading through this edition.

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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.



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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
- 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.

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President's Report

By: Michael Harris, President, MPVA

33 YEARS LATER: THE PROMISE OF THE ADA REMAINS UNFULFILLED

Since 1961, the Michigan Paralyzed Veterans of America (MPVA) has been on a mission to change lives and build brighter futures for our seriously injured veterans with spinal cord injury/diseases, and by extension, all Michiganders with a disability.

A monumental moment that opened opportunities for people with disabilities to meet our collective goal of accessing our communities fully and independently began with the passage of the American with Disabilities Act (ADA) in 1990.

ADA Makes History & Changes the Face of America for the Better

2023 marks the 33rd anniversary of the ADA. When signed into law, the ADA was hailed as the most sweeping civil rights legislation since the Civil Rights Act of 1964. Thirty-three years after its passage, the importance of the ADA cannot be denied. It has propelled into the spotlight accessibility, universal design, and the ideal of equal opportunity for those of us who live with disabilities.

Our Fight for Access Continues, Grows

Disability is the only minority that anyone can join, at any point in their lives. It is an experience that will touch most Americans at some point during their lives. People with disabilities come from all walks of life, in all colors, sizes, genders, and ages. Those of us living with disabilities bring something to the table--whether that be select skills or the resourceful perspective that is needed at every table in every function of society.

Since the signing of the ADA much has changed: America has built environmental, transportation, and telecommunications infrastructure that is being transformed by the gradual approach to accessibility improvements, encouraged by the ADA. These changes come at a critical moment as America is aging and the demand for accessibility is increasing, however organizations like the MPVA continue to advocate for accessibility to be a priority in every initiative, before need outpaces access.

Because of the ADA, millions of Americans have grown accustomed to accessibility features when they are pushing strollers or pulling roller bags through public spaces, when they are watching captions in an airport, or when they are riding their bikes up/down curb cuts. And those access areas don't begin to speak of the rights and freedoms that have benefited society as a whole, thanks to the ADA.

Prior to the ADA, millions of Americans with disabilities lived as second-rate citizens in a society where there were no laws to ensure access to allow them to benefit from the most basic freedoms most Americans take for granted. People with disabilities who had traditionally been isolated, not only from mainstream society, but from one another, began coming together to speak out and demand an end to unequal treatment and to seek control over their own lives.

We must NOT BECOME COMPLACENT. We must continue to advocate and be consistently involved in making sure the ADA remains a living document. Returning to the past CANNOT be an option!

The Work Ahead

When analyzing the ADA, I would not characterize it as a complete success, but I would NEVER characterize it as a failure. It represents the MINIMUM of what our nation should be striving beyond to create equal access for ALL. I think it is an important piece of legislation whose promise has not been "fully realized." When the ADA became law, many people with disabilities assumed that the front door would be opened, and everyone would welcome us with open arms! Why wouldn't they? However, as we know, this has not been the case.

We still have work ahead of us, especially for those of us in the disability community and our allies.

There has been a growing misperception in the disability community that I would like to shed light on: OUR ELECTED OFFICIALS ARE NOT AUTOMATICALLY ENFORCING THE ADA JUST BECAUSE IT IS A LAW! State and local officials throughout Michigan do not have the authority to enforce Title III (Discrimination in Public Accommodation Access) of the ADA on behalf of the Federal government unless the Department of Justice certifies Michigan building codes. The likelihood of that happening anytime soon is very remote.

It is for that reason that we become advocates in the communities we live in so we can provide insight on the issues that prohibit us from being active participants. We need to work to create conditions and to establish policies/practices which facilitate the full integration and participation of persons with disabilities into all aspects of community life.

As I have benefited by the actions of the thousands of people who have come before me and advocated with me, it is up to all Michiganders to pave the way for those who will come after. In advocating for our rights, disabled people must work to establish several important principles, two of which I will list here:

• Advocate and bring awareness to allow people to be considered based on their

humanity and on individual merit, not on stereotyped assumptions about disabilities.

 Advocate for society to make necessary changes to ensure that people with disabilities can equitably access their communities without having to encounter barriers to access, whether that be architectural, societal or in equal pursuit of happiness.

We all know that the world is an easier place to get around than it was prior to the ADA, and our gratitude for the men and women who fought for its passing and enforcement can never, will never, be overstated. Stadiums, amusement parks, public parks, and theaters that would otherwise have been poorly designed, are now enjoyed by and accessible to all because we advocated. Rights, equality, and access to opportunities are guaranteed because we gathered together to demand what the Constitution granted us as an inalienable right.

It is obvious that the ADA has made a difference in the lives of so many. But there are many others who still face barriers, barriers that man-made structures create and barriers stemming from people's mindset and attitudes. Those barriers took generations to create. It will take continued vigilance and dedication to remove them.

As we celebrate the 33rd anniversary of this civil rights law, let us commit to redouble our efforts to identify and knock down the remaining barriers to full citizenship that continue to hamper the beautiful vision of the ADA. Working together, we can build on the progress of the last 33 years and create an America that celebrates and invests in the talents, dreams, and aspirations of its more than 61 million people with disabilities.

-



Executive Pirector's Report

By Jaclyn Kochis, Executive Director, MPVA

Salute to Veterans Golf Tournament

The MPVA is working hard to recognize those who honorably served our country, and pay tribute to Michigan's fallen heroes, through our *Salute to Veterans Golf Tournament*.

You can support our *Salute to Veterans Golf Tournament* by joining as a sponsor or golfer on *September 15, 2023 at Pheasant Run Golf Club.* The proceeds from this event will not only assist MPVA programs, but it will also support a Veterans Day movie screening and luncheon for our members: veterans with spinal cord injury or disease. Tickets to golf are \$155 and sponsorships vary.

By joining us as a golfer, sponsor, or even dinner guest, you can ensure that Veterans Day is not just another day off—but a day that we salute those who have given all for us.

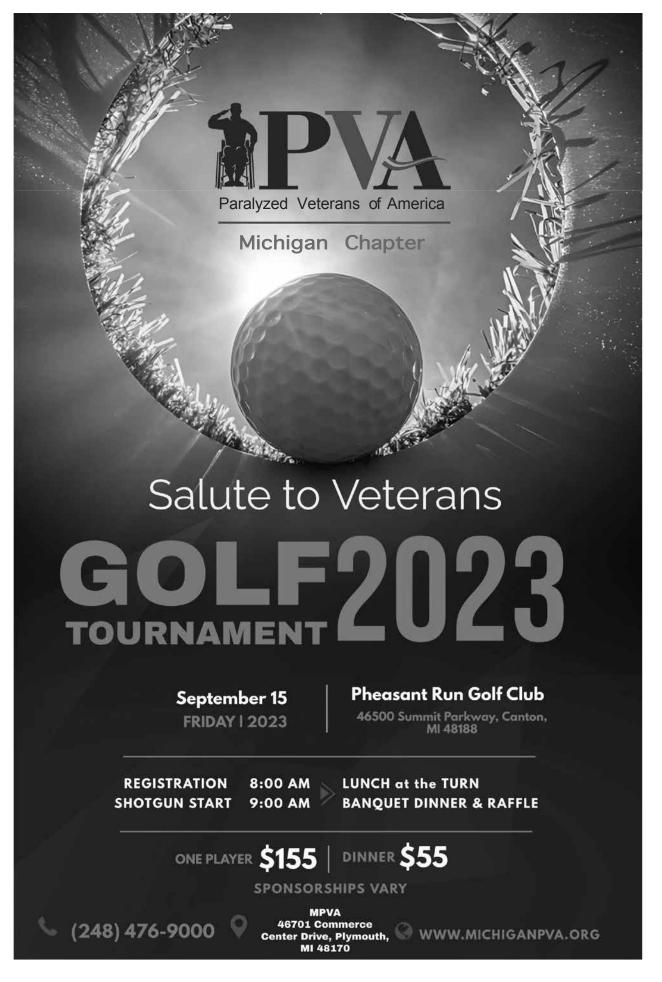
The event flyer is included with this article and provides all the event details. You can also go online for more details or to make a payment by visiting: www.michiganpva.org.

You can MAKE A DIFFERENCE this Veterans Day!









MPVA Salute to Veterans Golf Tournament

Sponsorship Levels:

*All Sponsorship Levels come with lunch provided at the turn, dinner tickets for each golfer, and golfer goodie bags

Title Sponsor: \$10,000

*Only one available

- Sponsor signs at registration
- Vendor table at registration
- · Reserved seating at dinner
- Premiere recognition at dinner
- 4 Foursomes
- 4 Mulligans
- Cover photo with MPVA President in Fall Rollin' Times Newsletter
- Full page ad in Fall Rollin' Times Newsletter
- · Website recognition at: www.michiganpva.org

Masters Sponsor: \$8,000

- Recognition at dinner
- Hole Sponsor sign at first hole
- 3 Foursomes
- 3 Mulligans
- Half page ad in Fall Rollin' Times Newsletter
- Website recognition at: www.michiganpva.org

Ace Sponsor: \$4,000

- · Recognition at dinner
- Hole Sponsor
- 2 Foursomes
- 2 Mulligans
- Website recognition at: <u>www.michiganpva.org</u>

Birdie Sponsor: \$2,000

- Recognition at dinner
- Hole Sponsor
- 1 Foursome
- 1 Mulligan
- Website recognition at: <u>www.michiganpva.org</u>

Par Sponsor: \$1,000

- · Recognition at dinner
- 1 Foursome
- Website recognition at: www.michiganpva.org

Hole Sponsor: \$750

- Hole Sponsor Sign
- Website recognition at: <u>www.michiganpva.org</u>

Other Opportunities:

Individual Golfer: \$155
Dinner Ticket: \$55

How to Register:

Registration can be found at:

<u>www.michiganpva.org/support/online/</u> <u>salute-veterans-golf-tournament</u>

You may also pay via check. Checks can be made out to:

Michigan Paralyzed Veterans of America 46701 Commerce Center Drive Plymouth, MI 48170

Please be sure to denote your selection in the memo line.

Questions? Contact Jaclyn Kochis, Executive Director, at: jkochis@michiganpva.org



Proceeds from this event support the Michigan Paralyzed Veterans of America's (MPVA) mission of enhancing the lives of veterans with spinal cord injury or disease. The MPVA is a nonprofit, 501 (c) 3, organization that has worked to make a difference in the lives of veterans in the state of Michigan for over 60 years.

MPVA Loan Closet A Resource for All!

The Loan Closet Program accepts lightly used Durable Medical Equipment as donations.. 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!

Loaning Clean, Good Condition:

- Manual Wheelchairs
- Canes •Crutches •Walkers
- Commode Seats
 Shower Chairs
- •Adult Diapers •More In-Demand & Desirable Items
- * items excepted & available may change depending on availability and need.



To find out more about the items that are available/being collected, call or email Brenda Wheater at:
Phone: (800) 638-6782 or (248) 476-

9000

Email: chapterhq@michiganpva.org



Michigan Chapter



Government Relations & Advocacy

By: Mike Harris, President, MPVA

Michigan Auto Insurance Rates Are Going to Increase

emember that \$400 refund per registered vehicle everyone received in the spring of 2022! Well, I got some news for you, it is time to pay it back! In case you are not aware, beginning July 1, 2023, every registered vehicle will see their Michigan Catastrophic Claims Association (MCCA) fee increase. It does not matter what coverage level you have chosen.



Speaking to Michigan's Lieutenant Governor about the issues surrounding car insurance and Michigan's Auto No Fault.

In August of 2022, in a major victory for survivors of catastrophic crashes and their love ones, the Michigan

Court of Appeals ruled the no-fault auto insurance reforms do not apply retroactively, which means the law cannot limit benefits to those severely injured before the law was passed.

Drivers were required to carry unlimited no-fault medical coverage until the insurance changes. After the changes, drivers with qualified medical coverage could opt out of unlimited coverage, thus saving money on their auto insurance. Those savings also meant a reduction in the fees that providers rely on for care for those who were critically injured in crashes. A subsection of the state's no-fault auto reform law slashed the amount of money that insurance companies will reimburse post-acute care providers by 55%.

Essentially, the MCCA is upping rates to recoup losses faced after it was ordered to keep paying the same benefits people injured before June 2019 were receiving prior to insurance changes. They decided last fall to raise its annual per-vehicle assessments on all Michigan auto insurance policies, and those fee hikes will kick in July 1:

- Drivers choosing unlimited, lifetime medical coverage — known as personal injury protection, or PIP — will be charged \$122, up from \$86.
- Drivers choosing any other PIP option, including zero-dollar PIP, will be charged a \$48 assessment for "deficit recoupment." Currently, drivers who choose an option besides unlimited pay no MCCA assessment or fees.

- The fee increases were justified as necessary to address a deficit in the MCCA's statewide fund. The fund, which is for the medical expenses of the most severely injured victims of auto accidents, swung from a \$5 billion surplus in 2020-21 to a \$3.7 billion deficit last fiscal year for three primary reasons:
- A court decision last summer that overturned some no-fault medical cost controls for crash victims (a projected loss of \$3.7 billion).
- Declines in the stock market (\$2.8 billion loss).
- The cost of issuing \$400 per-vehicle refund checks in spring 2022, prompted by the previous surplus (\$3.1 billion loss).

It was irresponsible to approve the \$400 refund before the appellate court decision was made. Instead, the Legislature and Governor Whitmer needed a political win on auto reform before the 2022 election, so they gave away \$3 billion of the money that was not theirs to give.

The MCCA is a nonprofit corporation controlled by the insurance industry that manages the catastrophic care fund. It acts as a form of reinsurance that reimburses auto insurers once the size of an accident victim's medical bills exceeds a set threshold, currently \$600,000. There were 16,800 individuals in Michigan who had crossed the threshold and had open claims as of June 30, 2022.

Personal Injury Protection (PIP) covers benefits for catastrophic crash survivors that even the best commercial health insurance plans do not cover, such as in-home attendant care and long-term stays in specialized rehabilitation centers.

The insurance industry would have everyone believe that the only way to reduce costs is by cutting personal injury benefits which ultimately pushes their expenses onto Medicaid and restricting accident victim's rights. Michigan Paralyzed Veterans of America (MPVA) believes there are better solutions.

MPVA has called on Michigan legislators to enact laws that require the MCCA to release financial information so both policy makers and interest groups can make informed decisions on proposed changes to the Michigan No-Fault law.

The information is critical in revealing to Michigan citizens and lawmakers the rationale behind the insurance industries claim that Michigan's current auto no-fault system is "financially unsustainable" and that the MCCA will soon go bankrupt without capping benefits and enforcing strict cost controls.

To date, the MCCA has continued to assert its claim of exemption from all attempts to secure this essential information, including the recently-filed FOIA lawsuit by CPAN, effectively blocking the ability of all concerned parties to assess the no-fault system, address its shortfalls, and collaborate on appropriate solutions to fix the system without sacrificing no-fault's core principle of immediate access to appropriate, unlimited care for catastrophically-injured victims.

This is about transparency and access to information. The MCCA is a public body that collects millions of dollars from millions of Michigan citizens, we have a right to see the records of how that money is managed.

Considering that they are selling a product that their consumers are legally mandated to buy, auto insurance companies should also be required to provide their annual financials to disclose their profit margins and let consumers know how much of their premium dollars are being used to pay claims and how much goes straight to profits.



Photo: Stephanie Strickland, Senior National Service Officer

Can Veterans Get Hearing Aids and Glasses from the VA?



id you know that in many cases the VA will provide glasses and hearing aids as well as examinations for free?

Here is a list of the eligibility requirements for VA provided vision and hearing care:

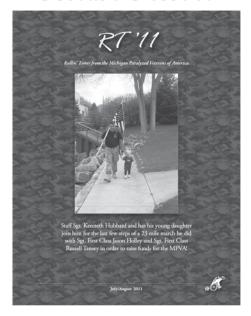
- Veterans who are qualified for an increased pension based on being permanently housebound and in need of regular aid and attendance.
- Veterans with any compensable serviceconnected disability.
- Purple Heart recipients.
- Former Prisoners of War.
- Veterans with vision or hearing impairment resulting from diseases or the existence of another medical condition for which they are getting care or services from the VA.

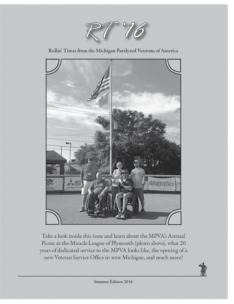
- Veterans with significant functional or cognitive impairment that keeps them from performing the activities of daily living.
- Veterans with vision and/or hearing impairment severe enough that it interferes with their ability to participate actively in their own medical treatment.
- Veterans who have service-connected vision disabilities rated zero percent or service-connected hearing disabilities rated zero percent if there is organic conductive, mixed, or sensory hearing impairment, and loss of pure tone hearing sensitivity in the low, mid, or high-frequency range or a combination of frequency ranges which contribute to a loss of communication ability; however, hearing aids are to be provided only as needed for the service-connected hearing disability.

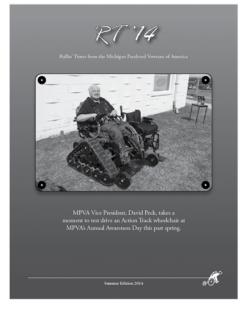
If you are interested in VA provided vision and hearing benefits, you can contact the prosthetic representative at your nearest VA health care facility or you may contact your local Paralyzed Veterans of America (PVA) National Service Officer.

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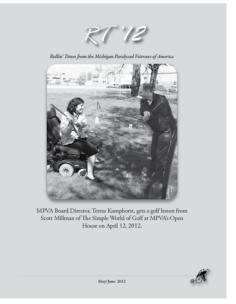
Picture Perfect



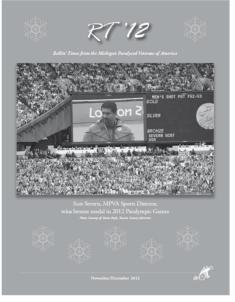




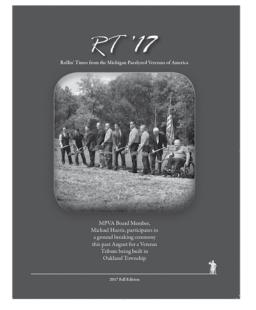


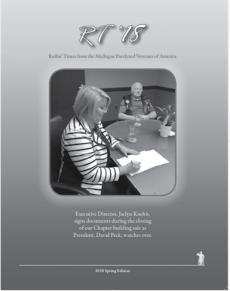


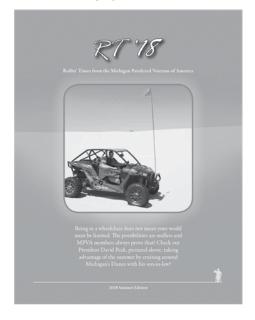




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Sports & Recreation

By Scot Severn, Sports & Recreation Director, MPVA

THUNDER IN THE VALLEY GAMES

he 13th annual Thunder in the Valley Games were held this year at Bridgeport High School located in Bridgeport, Michigan. This year's Keynote Speaker at the opening ceremonies was Eric Chase, player for the Detroit Wheelchair Rugby team that finished 2nd in the nation this year. Medals were awarded in: track and field, air rifle, archery, power lifting, and handcycling.

The athletes came from as far away as Chula Vista, California, to compete at this years games. With the freedoms of the pandemic restrictions lifted, the games were looking to expand once more. The 23 athletes all had a good time at the events.

Thunder in the Valley once hosted games with over one hundred athletes participating, and we are hopeful the athletes will return to the games next year. You can get involved and train for the Thunder in the Valley competition by participating in the MPVA Sports and Recreation programs. Stay up to date on our sports events by following us on our social media or emailing Jaclyn Kochis at: jkochis@michiganpva.org.

We are proud to share that Michigan Paralyzed Veterans of America once again was the most generous sponsor and they hope to see a return of the athletes to these type of events.



Scot Severn competing at the 2023 Thunder in the Valley Games.

1



Interested in getting some business recognition?

Advertise with MPVA!

The Michigan Paralyzed Veterans of America (MPVA) is a nonprofit service organization that works to address the needs and concerns of veterans who have sustained an injury or disease of the spinal cord. You may not know, but, the MPVA services the entire state of Michigan!

One of our largest resources is our quarterly newsletter:

"The Rollin' Times."

This magazine reaches out to over 2,000 individuals and businesses throughout Michigan and beyond.

CALL NOW and reserve your spot in MPVA's Rollin' Times Newsletter!
Contact, Jaclyn Kochis, Executive Director, at
(248) 476-9000 ext. 122 or email at: jkochis@michiganpva.org

Advertisement Size	Specifications	Cost
Business Card	3.5 x 2 in; size of a standard business card. Black and white ad that is featured on one of issue.	\$50.00
1/2 Page	8.5 x 5.5 in. Black and white ad that is featured on one page of issue.	\$150.00
Full Page Black and White	8.5 x 11 in. Full page, black and white ad	\$200.00
Full Page Color	8.5 x 11 in. Full Color ad on inside, back cover.	\$300.00
1/2 Page Back Cover/Color	5.5" x 8.5"; Full Color on the outside, back cover. (This is a preferred ad spot as it is located right next to the mailing address!)	\$400.00





Congratulations to our 2023
Athletes with Disabilities Hall of Fame Inductees:
Tammy Chisholm • Antonio Martin • Miranda Romano







Michigan Chapter

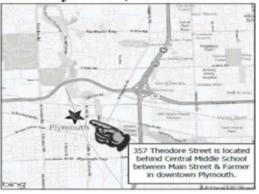
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2023 Summer Edition

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



ANNUAL MPVA PICNIC Saturday, August 19th 5:00 PM-7:00 PM

Plymouth Miracle League Field 357 Theodore Plymouth, MI 48170



Come and join us!

Accessible ball field—bring your baseball glove to play from 5:00-6:30 PM!

Pizza and refreshments will be served at 6:00 PM

Please R.S.V.P. to

MPVA: (800) 638-6782

Email: chapterhq@michiganpva.org