

Supporting Brain Injury Survivors and CA SB 320

For the past twenty years, I have represented brain injury survivors in <u>personal injury</u> and <u>insurance bad</u> <u>faith lawsuits</u>. I've learned quite a bit about the complexities of acquired brain injuries, and I've had the pleasure of working with some exceptionally strong and admirable survivors who were awarded access to the resources necessary to thrive after sustaining a brain injury. I've also witnessed the tragedy of decline that occurs when survivors of brain injury are not afforded appropriate treatment opportunities.

This is why I'm voicing my support for California's SB 320.

<u>Brain injury</u> is far more complicated than any other disease and requires highly specialized treatment. Rehabilitation is the single most effective treatment following brain injury, as demonstrated in numerous scientific reports.

Currently, the rehabilitation provisions afforded to individuals who acquire brain injury have arbitrary time limitations and are intended for orthopedic conditions, rather than neurologic injury. <u>SB 320</u> will enable uniform and non-discriminatory access to the most clinically effective and cost efficient specialized treatments by established licensed treatment providers.

Additionally, TBI survivors like ABC reporter Bob Woodruff, Senator Michael Kirk, Senator Tim Johnson, and Congresswoman Gabrielle Giffords have demonstrated that appropriate timing and proper access to specialized treatments of the right duration and intensity can result in major improvements for the TBI patients. <u>SB 320</u> will ensure that acquired brain injury as a catastrophic health condition is treated on par with other major medical conditions which have no time limitations.

As a plaintiff's lawyer who represents policyholders whose legitimate <u>claims have been denied by their</u> <u>insurance companies</u>, I also have a unique understanding of how insurance companies operate in regard to brain injuries. Too often, these companies put profits over people, cheating their policyholders out of benefits they paid many years to sustain. Unfortunately, we simply can't rely on insurance companies to provide coverage in good faith. And of course, those individuals who were unable to afford the appropriate level of insurance to cover brain injury simply won't obtain the treatment needed for rehabilitation.

Far too many brain injury survivors are left with unnecessary levels of disease and disability due to inconsistent access to treatment. If we fail to provide these individuals with proper care, we are promoting disability, medical indigence, financial impoverishment, joblessness, homelessness, institutionalization, disease progression, and undue financial burden to the public sector.

<u>SB 320</u> is a win-win for the injured and for taxpayers. It will not result in direct costs to the State of California but rather reduce the lifetime costs to the State of California for each 100 persons who access appropriate treatment, which is projected to be \$2.1 billion. Total lifetime savings per year for all persons sustaining acquired brain injury are likely to exceed \$74 billion.

I sincerely appreciate the <u>Brain Injury Association of California</u> and the authors of <u>SB 320</u> for their efforts to better the treatment outcomes for those Californians and their families who have suffered <u>brain</u> injury.