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Spinal injury victim fights to preserve insurance law

Determined woman aims to keep bill that provides medical care

On the evening of her parents' 25th wedding anniversary party, Erica Nader's celebration turned to tragedy: One moment, she was the passenger in a relative's car; hours later, she awakened in a hospital bed, finding her head bolted to a metal "halo."

Weeks later, she was sent home in an electric wheelchair to adjust to a life without the use of her legs or arms and with devastating injuries to many of her internal organs.

"It is very, very hard," she says. "Not only then, but now and every day."

But living within her limitations, she has thrived. With her parents, Fred and Rita Nader, she founded and runs Walk the Line to SCI Recovery, a Southfield rehabilitation center specializing in spinal cord injury that draws clients from around the world.

Now she is on the front lines of a political battle, trying to preserve the insurance law that has enabled her to work, live and marry. But that law is hanging by a thread.

Last week, the state Senate voted to the floor Senate Bill 649, legislation that would radically change access to medical care and lifetime benefits for those catastrophically injured in Michigan auto accidents. A similar bill, HB4936, is pending in the House of Representatives.

Erica Nader Coulston founded and runs Walk the Line to SCI Recovery, a spinal cord injury physical therapy center in Southfield. (Max Ortiz / The Detroit News)

A year ago, on the ninth anniversary of The Accident, she deliberately created a new celebration, marrying Ira Coulston, the earnest, devoted man she met at a California rehabilitation center, where he was caring for his brother. He was attracted to her energy and will, and her fawn-like beauty. They shared books, talked politics and wrote letters back and forth for eight months before their first date.

"It was an unusual courtship," Erica Nader Coulston laughs.

Over a decade, with enormous physical effort and mental drive, she has regained partial use of her arms and hands; three times a week, for three hours at a time, she works on her legs.

"She's one of the most amazing, inspirational people I have ever known," says Joe Meisner, a Bloomfield Township neighbor and sales executive who participated in his first political protest over the insurance law changes Monday.

About 200 protesters marched near a Southfield strip mall, urging "people over profits."

The current no-fault law provides for "reasonable and necessary medical benefits" for the catastrophically injured, the quadriplegics, paraplegics and brain-injured and burned survivors of accidents.

Fewer than half of 1 percent of auto personal injury claims qualify for benefits that can keep victims out of nursing homes.

It is a uniquely compassionate law, the only one in the nation. Adopted in 1978 as part of no-fault insurance trumpeted by the insurance industry, it has worked for 38 years.

But as health care costs rise, "we don't believe it's a sustainable system," says Peter Kuhnmuench, executive director of the Insurance Institute of Michigan.

Eventually, the industry advocates say, the Michigan Catastrophic Claims Association — which pays claims from a common pool — will run out of money. When will that be? Insurers say sometime in the next 60 years.

"There's not any immediate concern," says Kuhnmuench, but insurers want to cap costs, making the payout limited and predictable. The proposed legislation will shift excess cost from auto insurers to Medicaid and health insurers, while limiting costs to a fee schedule. Consumers will be able to buy the cap they choose, from $500,000 to $5 million. The benefit, insurers say, will be lower premiums to consumers — although they cannot guarantee any savings.

Still, what better moment to make a move than now, when compassion to the poor or needy is viewed as societal luxury and all entitlements, from food stamps to unemployment benefits, are on the chopping block?

"It's scary," says Nader Coulston, who requires 24-hour care, and who lives at the whim of an uncooperative body — unable to maintain her body temperature, blood pressure, or bladder and bowel control.

"I was 23 when this happened. I didn't know what a catheter was. Nobody knows about commode chairs or suppositories or catheters when they're 23. We're talking about basic body function."

Now that she knows too well, she is fighting hard to combat this legislation: making treks to Lansing, wheeling down a protest line, baring the details of personal hygiene routines for interested parties.

She is fighting for her future and, more, for those strangers who might one day befall a similarly cruel accident, in a world growing more receptive to actuarial tables than policies of compassion.

From The Detroit News: http://detnews.com/article/20111018/OPINION03/110180371/Spinal-injury-victim-fights-to-preserve-insurance-law#ixzz1b8tQELKW