



JAN AND TIM THURN



MIKE STOLTE

**NAVIGATING THE INSURANCE SYSTEM:
BREAKING A STACKED DECK**

**SPECIAL
ISSUE**

EVERY AGE, EVERY STAGE

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MINNESOTA
**Brain Injury
Alliance**

MISSION

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Thank you for your continued support of the Minnesota Brain Injury Alliance.





Dear *Mind Matters* readers,

As 2024 draws to a close, we celebrate a milestone: 40 years of dedication to the Minnesota brain injury community. Established in 1984 by families and healthcare providers determined to make a difference, our journey from an advocacy-driven group to an organization that champions both advocacy and direct service reflects our commitment to being responsive, innovative, and collaborative. Guided by values of people-centered care, equal access, quality, and social change, the Alliance has grown into Minnesota's sole nonprofit

organization providing advocacy, services and education for individuals affected by brain injury.

Over those 40 years, we've changed locations, changed names, seen the country through administrations of all stripes, made new friends, and lost dear allies. Through it all, one thing hasn't changed: the community at the heart of our Alliance.

Throughout 2024, we have seen our mission in action: raising awareness, enhancing quality of life, and delivering critical services to those impacted by brain injury across Minnesota. Our team of over 70 professionals and extensive volunteer network continues to offer essential support services, from advocacy and resource facilitation to case management, education, and community outreach. This year's **Walk for Thought** was a powerful highlight, with an exceptional turnout and generous contributions that brought our communities together in a remarkable show of unity, support, and hope for those impacted by brain injury.

As we reflect on the progress made this year, we are reminded of the challenges that remain for so many in our community. Among these are the hurdles faced by families navigating complex and often inadequate support systems. Our feature

article shines a light on two such families – those of Tim Thurn and Mike Stolte – whose stories reveal the urgent need for reforms in insurance coverage and legal protection. Tim and Mike are working for much needed systemic change and push us all for a more just and compassionate future for those affected by brain injury.

Celebrating 40 years of service reminds us that our work is ongoing; our mission demands constant advocacy, innovation, and dedication to those impacted by brain injury. Every achievement underscores the progress we've made and the challenges that continue to call for our attention and care.

With deep gratitude, we thank every supporter, advocate, partner, and community member who has helped us reach this point. Here's to 40 years of shared mission – and to a future where every brain injury is met with the compassion, resources, and hope needed to achieve the best possible quality of life.

For more information about our programs, services, or ways to get involved, please visit **www.braininjurymn.org** or contact our offices directly.

Thank you for reading,


David King



Happy Holidays!

By Mike Strand

The Holidays are upon us once again, and this quote from Mrs. Miniver got me to thinking about the holidays – specifically, why I don’t really care for them. There are a few reasons why I find them, on the whole, not as pleasant as one might imagine.

The first reason is that they disrupt my routine. Routine helps me to manage life in general, even as my brain injury unnecessarily complicates it. My otherwise ordinary day-to-day living is fraught with memory lapses and lack of occurrences, compromised foresights and unanticipated happenstances. The sorts of minor swells and eddies that make normal life not so boring can make my life a chaotic maelstrom. By slipping comfortably into my coat of routines I can compensate for my brain-injured lack of initiative and executive function deficits. If it’s Monday, I vacuum and dust mop the floors; if it’s Tuesday, I clean the

kitchen, and so on through the week. By the end of the week, I have cleaned the whole house. I have not felt overwhelmed and I have completed my chores.

Until a holiday appears, and my week gets thrown into confusion. Now I must anticipate what I will leave undone as I re-prioritize tasks and alter my schedule to allow for other obligations. Simple tasks can loom like specters and harass my peace of mind. This translates into fretting and worry, which fatigues me perceptibly, and THAT has a whole different set of challenges.

Communication is a challenge, and small talk is the hardest form of communication. It is hard enough for me to say what I mean; it is doubly difficult to say what I don’t mean. Polite and proper conversation, breezy good humor, and disingenuous dissemblance converge to lay a minefield of gaffes. How many times must I apologize and “play the brain injury card?”

And the toughest requirement of all is being thoughtful. Of course, it’s not a requirement, and yet it is. It betrays how much someone means to you. The touching part of every holiday special is when someone gives the perfect, and perfectly unexpected, gift. Then there are the touching moments when someone says just the right thing at just the right time. That’s about as likely an event for me as medaling at the next Olympics!

Add to all this the inevitability of being surrounded by groups of people, with everyone in animated conversation and activities – activities from which I feel there is no escape – and you can well imagine why I do not look forward to the holidays. Oh, and these groups of family and friends may very well consist of several people who I do not see very often and whose names I cannot remember, and who always seem to know things about me, but for whom I can’t recall the slightest detail, or what details go with what person. Who got the new job, as opposed to who lost their job? Who just recovered from a broken leg, and who just got diagnosed with cancer?

I still go to all these holiday celebrations. I’m grateful for family and friends. Yet, I am loath and filled with trepidation at the same time.

Still, let me smile and wish you all, “Happy Holidays!”



Jan Struther, Mrs. Miniver

“Not that she didn’t enjoy the holidays: but she always felt—and it was, perhaps, the measure of her peculiar happiness—a little relieved when they were over. Her normal life pleased her so well that she was half afraid to step out of its frame in case one day she should find herself unable to get back.”

*— Mary Oliver,
Upstream: Selected Essays*



TIM THURN AND MIKE STOLTE: BREAKING A STACKED DECK

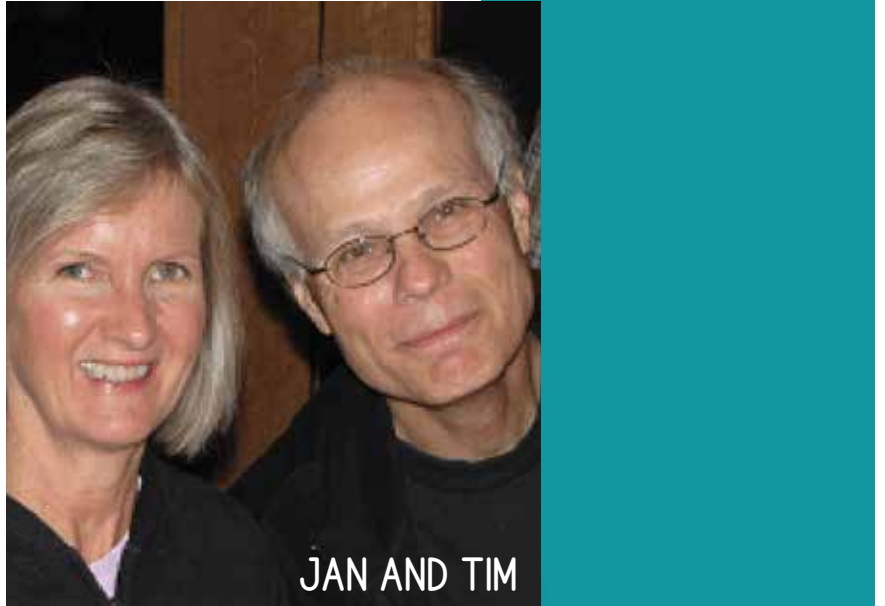
By Phil Gonzales, Public Awareness Associate



Jeff Nachbar, the Minnesota Brain Injury Alliance Public Policy Director, has introduced me to a lot of incredible people. So, when he pulled me aside and said, 'I know these two guys, Tim Thurn and Mike Stolte. You've got to write about their work,' I took him at his word.

Tim and Mike's stories involve something I've rarely written about: the systemic flaws in our legal and insurance systems that leave brain injury survivors and their families facing impossible battles alone. Many families are left feeling isolated, helpless, and even at fault, wondering how things became so overwhelming despite doing everything "right." How could things have gotten so bad? So complicated? So hopeless?

This article is for those who feel lost in the struggle. You're not alone, and it's not your fault. The truth is, the deck is stacked against you-but there are people fighting for change. This is the story of two of them.



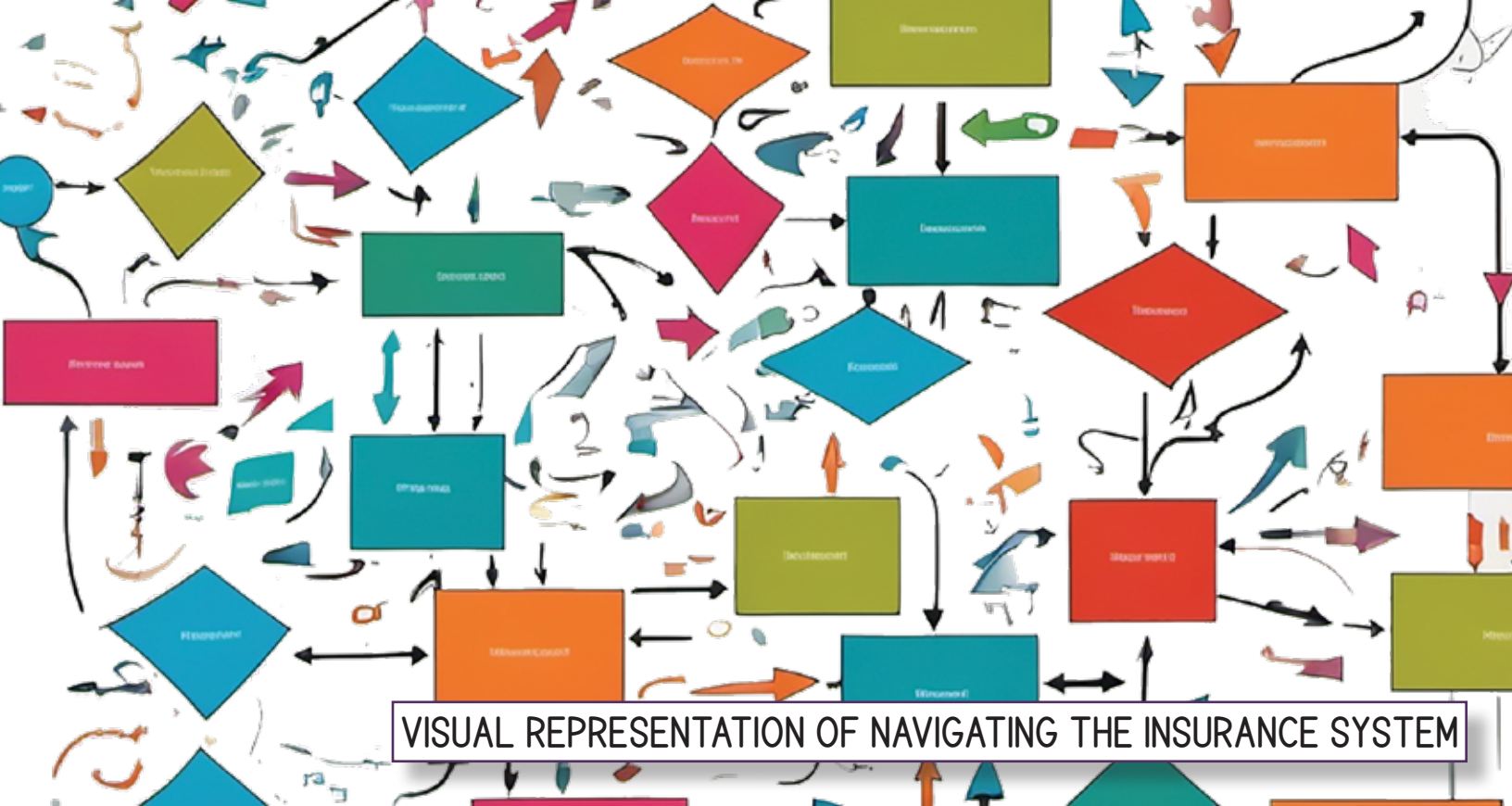
Tim's Story:

On July 20, 2020, Tim Thurn's wife was out for a run when she was struck in a crosswalk by a negligent driver.

"She has Parkinson's," Tim explains, "and she was doing one of the things that really helps with Parkinson's – she was running. She's out for a jog at an intersection, waiting to cross, got the green light, entered the crosswalk, and a car hit her with such impact that it smashed the windshield, threw her to the pavement where she hit her head, and knocked her unconscious. My wife ended up in long-term care as a result of this."

The accident left her with severe injuries and a life-altering traumatic brain injury. Unable to verbally communicate, or understand instructions, she requires 24-hour nursing care, receives all her medicine and nutrition from a feeding tube since she can no longer swallow safely, is confined to a wheelchair and needs assistance with all her activities of daily living.

Though the driver was found 100-percent at fault, the legal system provided only a minor penalty, leaving Tim with limited options for fair compensation. As her primary caregiver, Tim now faces the ongoing financial burden of his wife's long-term care, which insurance doesn't cover. His experience led him to



VISUAL REPRESENTATION OF NAVIGATING THE INSURANCE SYSTEM

become an advocate for legislative reform, focusing on establishing a catastrophic fund; improving access to specialized, long-term care for brain injury survivors; and reforming Minnesota’s outdated auto insurance requirements.

Mike’s Story:

Eighteen years ago, Mike Stolte’s son, then 35, sustained significant bodily injuries and a life-altering Traumatic Brain Injury in a highway collision with debris from an uninspected 18-wheel semi trailer. The collision occurred while he was returning to his FEMA assignment after Hurricane Katrina. The accident ended his son’s career, leaving him with permanent disabilities and severe financial challenges.

“During three years of legal proceedings, his lawyers met with him only six times,” Mike noted. “Two weeks before the trial was to begin, I insisted that they meet with us. They again refused to meet with my son but assured me they were ready for trial. Just three days later, his lawyers bypassed me and suddenly pressured my vulnerable son to quickly accept a very low settlement.”

Mike explains, “The net settlement proceeds covered past lost wages and some expenses but established



nothing for future decades of housing, expensive prescriptions, and physical therapy. The settlement money was depleted in a couple of years.”

With the ongoing costs impacting Mike’s entire family, he now advocates for stronger protections, such as a catastrophe fund and an independent review

of settlement offers to ensure fair compensation for families coping with catastrophic injuries. The purpose of independent oversight of settlement processes would be to require lawyers and insurance companies to adequately address the lifetime needs of TBI survivors and their families.

The Ripple Effect

The impact of severe brain injuries extends far beyond the survivors themselves, rippling through families, careers, and the broader community. For both Tim and Mike, caring for their loved ones became a full-time commitment that affected their own financial stability and daily life.

“When my son was injured, my career ended too,” Mike shared. “I was consulting coast to coast, but after the accident, I couldn’t do that anymore. My income diminished, and our family had to adjust our lives around caring for him.”

Tim echoed a similar sentiment, describing how his wife’s injury consumed his life.

“This has affected everything. There’s no ‘life outside of this’ when you’re constantly managing the care, finances, and advocating for someone who’s injured,” he explained. “It just becomes your life.”

The emotional toll of becoming both caregiver and advocate is a burden that’s hard to shoulder alone, and both men expressed the importance of community support in navigating these challenges.

The Systemic Issues They Face Flaws in the Legal System

Tim and Mike have both encountered flaws in the legal system. As Tim has found, until you walk in a victim’s shoes, it is hard to explain or imagine a justice system that is so unfair to the victim and yet so biased to the negligent driver. As Tim puts it, misguided laws and public policy base a victim’s fate on being “lucky” enough to be severely injured by someone with financial assets. This should not be a sweepstakes as to who gets justice.

The legal system often minimizes settlements for catastrophic injuries, largely because insurance companies and lawyers focus on avoiding trials. By

settling quickly, insurance companies avoid the costs associated with trials, and lawyers typically receive a fixed percentage of the settlement, incentivizing them to wrap up cases rather than pursuing fair compensation for their clients.

Mike’s concerns reflect a larger, systemic issue recognized in “Unsettled,” a Pulitzer-nominated investigative series by Star Tribune reporters Jeffrey Meitrodt and Nicole Norfleet, published in October 2021. The series exposed how predatory companies target injured individuals relying on structured settlement payments, offering them quick buyouts at only a fraction of their value. The investigation spurred the Minnesota legislature to pass a law requiring judicial oversight for these buyouts, aiming to ensure fairness and prevent exploitation. However, as Mike points out, the existing regulations don’t fully address the ongoing challenges families face when dealing with one-time lump-sum settlements.

“The insurance company keeps costs low, and the lawyers take their cut, leaving what’s left for the injured person,” Mike explained. “They push settlements through because neither side wants to take it to trial. It’s almost like a syndicate – both sides get their share and move on, but the victim is left struggling.”

Lawyers and insurance companies frequently operate in a manner where both sides benefit by keeping costs, and payouts, low. A lawyer can put in a minimal amount of time on a lawsuit and still receive their percentage. As long as that percentage is greater than the value of the time they put in, the lawyer comes out on top.

Mike has found that lawyers are reluctant to challenge other lawyers and insurance companies in court, even when settlements are clearly inadequate.

For Tim, this meant facing countless hurdles when seeking accountability from the driver who hit his wife. The driver is not required to disclose assets, so the only way to try to obtain financial recovery above the insured limits is to sue the driver. If you win a judgment and the driver does not have assets, you are out the attorney costs to sue. And if he does have assets, he can file for bankruptcy, leaving you with nothing. In addition, Tim said there are no consequential criminal

penalties or any ongoing liability or accounting to at-fault drivers.

“They received a minor slap on the wrist,” Tim shared, underscoring the limitations he faced in seeking justice. “Meanwhile, we’re left with lifelong medical bills, and there’s no real recourse through the courts to make the at-fault party who lacks financial assets or their insurance take full responsibility.”

This systemic issue, where legal representation is influenced by interests outside of justice, has left countless families, like Tim’s and Mike’s, with limited options to pursue fair settlements.

Inadequate Insurance Coverage

Another systemic barrier faced by families like Tim’s is Minnesota’s outdated minimum insurance requirements, which were first established in 1975 and have remained unchanged. In the nearly 50 years since, the cost of living has risen exponentially, and insurance rates have increased at an even higher rate – three to four times as much. Yet the state has done nothing to adjust insurance minimums, artificially keeping limits low to make policies affordable and keep people on the road.

While this low threshold might ensure more drivers are insured, it fails to protect those hit by negligent drivers. These minimal insurance requirements don’t cover catastrophic injuries, leaving families like Tim’s to shoulder the rest.

“The insurance limits are the insurance limits; they won’t pay a dollar over,” Tim said. “So if it’s \$100,000, it’s \$100,000 – period. But that isn’t what the victim actually receives. It is reduced by the typical 1/3 attorney fees in addition to subrogation claims that the victim has to negotiate with their health insurance company, leaving substantially less to provide for lifelong care. And that means the victim’s family may end up bankrupt, all because someone driving legally with minimum insurance hit them.”

With these low thresholds, when a catastrophic injury occurs, the burden shifts to the victim and their family to cover the remainder of the expenses health insurance does not cover, whether for surgeries,

specialized care, or long-term living arrangements. This lack of adequate insurance coverage leaves families in a constant financial struggle, impacting the quality of life for survivors and their caregivers.

For Tim, his wife’s long-term care costs are all out-of-pocket, forcing him to bear all of the costs.

“My wife ended up in long-term care, which insurance doesn’t cover,” Tim added. “Every month, we’re paying out of pocket for her care. These outdated insurance limits have made it impossible to get the coverage we need, and it’s burdened us with significant financial costs.”



The absence of a catastrophic injury fund or updated minimum coverage requirements reflects a broader failure in the system to protect those affected by life-changing injuries, leaving them to navigate their recovery without essential support. No one should have to face bankruptcy due to the negligence of an at-fault driver.

Proposed Solutions for Systemic Change The Catastrophic Fund Proposal

Mike supports Tim’s vision for creating a state-level catastrophic fund to cover the long-term care expenses that insurance doesn’t. Tim’s proposal

suggests a modest annual contribution – about \$20 – added to each driver’s license fee or vehicle registration, generating millions across the state to help families facing astronomical care costs.

“We’re not asking for something extravagant – just enough to ensure that people don’t lose everything after an injury,” Tim explained. “A small contribution from drivers across the state could make all the difference for families in need.”

This fund would offer financial support to survivors who exhaust their insurance coverage limits, addressing expenses like long-term rehabilitation, specialized care, and critical support services. Tim added, “The minimum insurance requirements were set in 1975. They haven’t moved in 50 years, but the costs of care have skyrocketed. These limits are a joke when you’re dealing with catastrophic injuries, and they leave families like mine to cover nearly everything on our own.”

Improving Access to Specialized Care

Tim and Mike advocate for greater access to specialized facilities for brain injury survivors, which are sorely lacking in Minnesota. When Tim’s wife left the ICU and post-acute care, her only option was a standard nursing home, unable to provide the level of specialized care necessary for her recovery. This gap

in TBI care means that survivors lose out on essential therapies, neurologically trained staff, and long-term rehabilitative services that can improve their quality of life.

“My wife was denied entry to the few specialized facilities available because her injuries were considered too severe,” Tim shared. “It’s heartbreaking to think that her recovery could have been better if she’d had access to the right care from the beginning.”

Instead of being able to focus solely on recovery, Tim is left managing inadequate support that often falls short of meeting her needs. Both Tim and Mike believe that creating more TBI care facilities isn’t just a medical necessity – it’s a moral imperative. With specialized support, survivors have a chance at regaining independence and dignity, improving life for both survivors and their caregivers.

“People know, if they suffer, or their loved one suffers an injury like this, they need to know that they’re going to be taken care of,” Tim emphasized. “We need to take care of these people and not ignore them.”

The Difficulty of Reaching Lawmakers

For Tim and Mike, one of the biggest obstacles to effecting change is the difficulty of gaining lawmakers’ attention. They’ve found it challenging to secure



JAN ON A WALK



TIM AND JAN



JAN WITH HER HORSE FRIENDS



meetings with legislators and explain their complex issues within the brief windows granted to them.

“In my case, I had 10 minutes with my senator,” Tim recounted. “You’re trying to explain a complex story in 10 minutes and get across what you want to do. It’s impossible. You can’t do it.”

Even after initial meetings, both Tim and Mike noted that follow-ups are rare, as legislators are often overwhelmed with requests from many constituents. As Mike put it:

“Individual voices are rarely heard. They are unknown because their experiences are not public. Legislators are hearing from so many people that they can only spare a few minutes here and there. If there were 1,000 people with our issue, it might get attention. But there are probably many more than 1000. If their voices were united, they would become too loud to be ignored.”

This disconnect between the needs of affected families and the legislative process has only motivated Tim and Mike to seek more avenues for change.

The Power of Collective Voices

Recognizing the limits of individual advocacy, Tim and Mike emphasize the importance of rallying collective voices to bring attention to the cause. Events like Disability Day at the Capitol serve as platforms for raising awareness and building momentum.

Through the Minnesota Brain Injury Alliance Citizen Advocate Program, affected families receive training and support to advocate for essential legislative changes at the Capitol. The program equips individuals with tools to effectively communicate their needs and navigate the complexities of the legislative process, building a strong, unified voice that lawmakers cannot easily overlook.

It was through the Citizen Advocate Program that Tim met Mike.

“I started out with Resource Facilitation, working with Carla, and then told her about my long-term goal... I didn’t want my wife’s legacy to be forgotten. I wanted something good to come out of what happened,” Tim explains. “Then Carla put me in touch with Jeff, and he

eventually introduced me to Mike. He said, 'There's a guy I know that you have a lot in common with,' and that's how we started working together."

By participating in rallies, events, and advocacy efforts, individuals facing similar struggles can create a louder, more unified voice that lawmakers may be less inclined to overlook. This collective effort can help pave the way for legislative changes that benefit all survivors, amplifying their voices to make systemic change achievable.

Rebuilding Hope Through Advocacy

Despite the many challenges, Tim and Mike have turned their personal struggles into a focused push for broader systemic change. They hope that sharing their stories will inspire others to advocate for a better system.

"I want people to know that we're out here working to make it better," Tim said. "It's tough to manage all of this alone, but if we can make a change for even one person, that could lead to something bigger."

Mike agreed, emphasizing the power of each individual's voice.

"We need to acknowledge and assist these people and not ignore them," he said. "When you help one person, you create a ripple effect. That's how real change happens."

A Call for Change

The experiences of Tim and Mike reveal the pressing need for systemic changes to better support brain injury survivors and their families. Through their stories, readers can see both the personal struggles and the larger systemic flaws that make it difficult for survivors to get the help they need.

"People need to know that they're not alone in this," Tim emphasized. "There are people working to make the system better, and they don't have to face this alone."

In their efforts to reform insurance coverage, improve legal protections, and establish a catastrophic fund, Tim and Mike are working to break a stacked deck – a system designed to protect insurers and minimize

compensation. Real change, they urge, requires collective advocacy. By joining their call for reform, readers can help build a more just system that supports the dignity, rights, and recovery of all brain injury survivors. **MM**

How You Can Help:

- ✓ **Become an Advocate:** Organizations like the Minnesota Brain Injury Alliance often host advocacy events and rallies to bring attention to issues affecting brain injury survivors. Joining these efforts can amplify voices pushing for change. Join the list of quiet survivors to become a loud voice that will be heard.
- ✓ **Contact Your Lawmakers:** Advocate for an increase in insurance minimums, the establishment of a state-level catastrophic fund, and better access to specialized TBI care. Legislative change is key to breaking the stacked deck against survivors.
- ✓ **Spread Awareness:** Educate friends, family, and colleagues on the real costs of traumatic brain injuries and the need for policy reform. Building broader public awareness strengthens the push for legislative action.

Resources:

- **Minnesota Brain Injury Alliance:** Learn more about their advocacy initiatives, upcoming events, and ways to get involved. <https://www.braininjurymn.org/advocacy/>
- **State Legislator Contact Directory:** Find your state representatives and senators, and express your support for increased insurance coverage and TBI care resources. <https://www.leg.state.mn.us/>

2024 Elections

As the results of the 2024 Elections settle in and the impacts of these results begin to play out, there is no doubt we will face a new set of challenges as we look toward policy advocacy in 2025. This is not a partisan analysis, every election, whether “your” candidate won or lost, brings a new dynamic to the political environment in which decisions about spending and policy are made. Decisions that will most definitely impact people with brain injury, their family members and loved ones along with the professionals who provide services.

Our job in the Public Policy Department of the Minnesota Brain Injury Alliance never really changes, it is the environment around us that changes. If we hope to improve supports and services for people with brain injury, if we hope to prevent brain injury and ultimately improve the quality of life for all people affected by brain injury, then we need to adapt and adjust to the current political environment. We need to never stop working and fighting to ensure that the voices of people with brain injury are heard when these decisions are being made.

It’s impossible to know with any degree of certainty what the exact next set of challenges are going to look like, but I think it is fair to make a few assumptions about the nature of the barriers ahead. At the Federal level, the Republicans will control the Presidency, the US Senate, and the US House. What will a Republican Trifecta mean for the TBI Act, Medicare, Medicaid and Healthcare in general? In Minnesota, the Democrats (DFL) will continue to control the Governor’s Office and the State Senate by a 1-vote margin (34-33). The Minnesota House will be tied, with each party having 67 members. It is mathematically impossible for it to be any closer than this! If anything is going to pass (Minnesota is constitutionally required to pass a balanced budget every two years), it will require cooperation between both parties. Nobody really knows yet, what this is going to look like structurally or politically. So buckle up and let us know if you are willing to help!

2025 Policy Priorities

The Minnesota Brain Injury Alliance is committed to reducing the impoverishment facing people with brain injury and their families by addressing the income and asset qualifying standards they face to get the help they need and advocating for fairness in the legal system for victims injured by others.

1. Increase the Income and Asset Qualifying Standards for Medical Assistance (MA or Medicaid) for those in the elderly and disabled category. This is the category

of MA people need to come in through in order to access home and community based services through Minnesota’s waiver programs. It is the lowest of all MA categories at 100 percent of the Federal Poverty Guideline and allows individuals no more than \$3,000 in qualifying assets. These standards are fundamentally unfair, discriminatory and force many people to “spend-down” any income they may have from SSDI or other sources, deplete most of their assets and be forced into a state of community level poverty in order to stay out of institutional care.

2. Promote Minnesota Insurance and Legal Reforms for injury victims, especially those injured by the negligence of others. As clearly demonstrated by our feature article in this issue, the system most of us think is in place to protect us from the devastating consequences of being injured is woefully inadequate. We intend to introduce the 2025 Brain Injury Legal Reform and Modernization Act. This will expand funds available to victims by increasing minimum auto insurance requirements and creating a catastrophic fund for those whose needs still exceed what is available through our current system. It will also promote legal and insurance settlements requirements that more accurately reflect the true lifetime costs of these injuries and protect those that do get settlements from the predatory and unfair conduct in the marketplace.

Become a Citizen Advocate

The key to being successful in any of our advocacy has always been and will continue to be our Citizen Advocates. These are people who are willing to share their personal story regarding the direct lived experience they have with brain injury. The Minnesota Brain Injury Alliance Citizen Advocate Program provides training and information sessions on key issues, the political process and effective advocacy. We provide opportunities for advocates to put these skills to use by visiting the State Capitol, meeting with legislators, holding community forums and we also provide many other topics and opportunities. If you have any questions, are willing to share your story, or want to join with other like-minded people affected by brain injury contact Maeve Olson maeve@braininjurymn.org or sign up at www.braininjurymn.org/advocacy.



It is more important than ever to
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In this edition of *Grey Matters*, we're highlighting the challenges of navigating complex healthcare systems and finding support for long-term recovery. Dr. Erwin Concepcion offers practical strategies to help individuals organize their healthcare journey, manage frustrations, and seek support while Amy Zellmer takes a critical look at the systemic flaws within healthcare and insurance systems, calling for greater education, empathy, and access.

In this day and age of complex healthcare, we all face challenges and need help navigating the system. Even without a brain injury, it can be hard to figure out how to get answers to our questions, have our needs met, or identify who we need to talk to for help. To make matters worse, a lot of customer service has switched to automated calls and chats, making it difficult or even impossible to get help from a live person.

While there is no single solution or one person who can assist with everything, there are several ways to cope with the frustration and sometimes find help and support:

- **Keep notes:** Write down your questions and to-do lists in one place or keep track of them on your phone to ensure you remember what needs to be done.
- **Stay organized:** Save written materials, contacts, and correspondence for easy reference.
- **Take breaks:** Pace yourself when working on applications, making calls, setting up appointments, and attending those appointments.

Finally, it's important to expect that you may feel frustrated at one or more points when dealing with healthcare and legal systems. Ask questions, speak to a supervisor, or contact the Minnesota Brain Injury Alliance to connect with a Resource Facilitator. They can help ensure you are on the right track and able to get the answers and support you need.

Handling these challenges alone is not healthy, especially if they may be long-term issues. Seeking help and support, sharing with others, turning to friends and family, and allowing others to assist you is a better way to manage these challenges. People do heal from brain injuries, and most recover fully. However, for a minority, the challenges can feel like a marathon. These should be managed with patience, pacing, and reliance on experts who can guide and coach you along the way.

— **by Dr. Erwin Concepcion, Ph.D. LP**

Living with a brain injury can feel isolating and frustrating, like no one else understands what you are going through. And it's true – unless you've experienced a brain injury, it's impossible to understand what it's like.

What's even more frustrating is that many doctors don't seem to understand either and, too often, lack compassion or empathy for us, dismissing our symptoms as "mental health" conditions. This is a systemic flaw in our healthcare system, and it's time for doctors to catch up with brain injury education and research.

Brain injury survivors often find themselves caught up in the insurance system. If you have a more "mild" brain injury, there's a good chance you won't be offered any services that could help you improve (as I know firsthand from my own experience). Many of us are simply told to "give it more time" and to come back in six to nine months.

Also, many of us can't afford to go outside of our insurance network to pay out of pocket for treatments that might help, such as vision therapy, functional neurology, craniosacral work, or even massage or cupping therapies. It's infuriating that insurance will continue paying for doctor visits that lead nowhere and medications we might not even need.

It can be overwhelming to try to get someone to listen to you, and doing the research on your own can feel too challenging. This is why it's so important to find someone who can help advocate for you or to reach out to your local Brain Injury Alliance for assistance. It can be hard to ask for help, or to even know where to ask for help.

But know this: you are not alone, even when you feel isolated.

—**Amy Zellmer**

UPCOMING EVENTS 2025



BRAIN INJURY SUPPORT CONFERENCE

March/October

Twin Cities



BRAIN INJURY ANNUAL CONFERENCE

April

Heritage Center, Brooklyn Center



STRIDES FOR STROKES

May 17

Duluth, Saint Cloud, and Twin Cities

Visit these websites for more information on the above events.



braininjurymn.org/events



strokemn.org/events