

RT '24

Rollin' Times from the Michigan Paralyzed Veterans of America



MPVA Board Member, Ray Brown, fiercely competes at the National Veterans Wheelchair Games (NVWG) in New Orleans this past July.



About this Issue:

The NVWG were a huge success this year! Our athletes brought home a slew of medals. See Sports Column for more details.

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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.

Inside this Issue

President's Report	5
Executive Director's Report	7
Government Relations & Advocacy	9
Veterans' News	11
Sports & Recreation	13

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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.

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Attention Readers!!!



The Rollin' Times Newsletter will be going **exclusively to electronic format** starting after our Winter 2025 Edition. This means that readers will receive their copies of the Rollin' Times **via email starting in Spring 2025**. We will not be mailing any more print copies of the Rollin' Times after the Winter 2025 Edition.

To ensure you continue to receive the Rollin' Times electronically, please visit our website, www.michiganpva.org, and enter your email into our "Join our MPVA eNewsletter" on our site!

Questions? Contact Jaclyn Kochis at:

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President's Report

By: Michael Harris, President, MPVA

Understanding the Veterans Auto Grant

On January 9, 2023, President Biden signed into law provisions of the Advancing Uniform Transportation Opportunities (AUTO) for Veterans Act, legislation that will reduce the financial burden for severely disabled veterans who require special adaptive equipment to drive a motor vehicle. The legislation will make these veterans eligible to receive a grant through the Department of Veterans Affairs (VA) to help purchase a new adaptive vehicle once every ten years, helping them to drive safely and maintain their independence.

In addition, The Veterans Auto and Education Improvement Act of 2022 authorizes the Department of Veterans Affairs (VA) to provide an additional automobile allowance immediately to eligible veterans if 30 years have elapsed since the date, they received their first automobile grant.

Together, these two acts relieve an enormous burden for many veterans throughout the country who need to purchase expensive adaptive vehicles to drive safely or to drive at all.

Under previous law, the VA was authorized to provide eligible veterans with a one-time grant of approximately \$21,400 to be used to purchase a new or used automobile and necessary adaptive equipment, such as specialized pedals or switches. This grant is often used together with the VA Special Adaptive Equipment Grants, which help veterans purchase adaptive equipment, such as powered lifts, for an existing automobile or van to make it safe for a veteran's use. The average cost to replace modified vehicles ranges from \$20,000 to \$80,000 when the vehicle is new and \$21,000 to \$35,000 when the vehicle is used.

Although veterans could receive multiple Special Adaptive Equipment Grants over the course of their lives, they were limited to a single grant to purchase a vehicle. This limitation failed to consider that a disabled veteran will need more than one vehicle in their lifetime.

According to the Department of Transportation, the average useful life of a vehicle is 11.8 years, and a vehicle that has been modified structurally tends to have a shorter useful life. Under the Auto for Veterans Act, disabled veterans will be eligible for a grant to purchase a new adaptive vehicle once per decade.

Effective January 5, 2023, the 30-year time frame from when a veteran last used their Auto Grant is reduced from 30 to 10 years, and eligibility for an additional grant is every 10 years.

Paralyzed Veterans of America (PVA) has reviewed the records of thousands of members to determine the eligibility date for those who are currently eligible, or when they will become eligible in the future, for the Veterans Auto Grant. They will be dutifully filing claims for members who choose to use these benefits.

There is no time limit on when the grant can be used. However, be aware of the following:

- When claims are submitted for the Auto Grant, it takes the VA approximately 4 months to process and authorize the grant. And once a member receives the authorized/certified VA Form 21-4502 from the Veterans Benefits Administration, the member needs to work with their Prosthetics Department to

get Automobile Adaptive Equipment (AAE) authorized and may need to take Drivers' Training as well. We urge members to consider this time frame when deciding when you would like to use the additional Auto Grant.

Michigan Paralyzed Veterans of America members know from firsthand experience, that the life expectancy of a modified vehicle is much shorter than the national average, because Michigan road conditions are the worst in the country. This legislation is long overdue

and should help our members eliminate the tremendous financial hardship who need to replace their primary mode transportation.

If you have any questions about the additional Auto Grant, please reach out to your local PVA Service Office or PVA Veterans Benefits Helpline at 866-734-0857.



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Executive Director's Report

By Jaclyn Kochis, Executive Director, MPVA

PVA Women's Veteran Empowerment Retreat

The MPVA was thrilled to hear that PVA would be offering a Women's Veteran Empowerment Retreat once again this year. PVA's heightened initiative to address female veterans living with spinal cord injury or disease (SCI/D) is so important to our Chapter as we have often heard so many veteran events are outnumbered by our male counterparts. We are excited to see our female veterans empowered and this year's retreat was no exception. New member, Monic Munir, was eager to join PVA's retreat and kindly took time to write about her experience. Please enjoy her summary below:

"Attending the PVA Women's Veteran Empowerment Retreat in Long Beach, CA was an absolute honor—especially as someone new to the organization and not knowing what to expect. From the moment I arrived, I was welcomed into a community of remarkable women, each on their own unique journey of healing, growth, and empowerment. The meet-and-greet was particularly impactful—it was the first time in a long while that I truly felt like I wasn't alone. Connecting with women who shared similar experiences and challenges gave me a sense of belonging and support that I didn't know I needed. It was an uplifting experience that left me inspired and grateful to be part of this empowering sisterhood.

Sunday began with a delicious breakfast, setting the tone for a day filled with meaningful sessions. The first was with Hounds, Heroes, and Horses, an inspiring program based in Fort Worth, Texas, that left a lasting impression with its dedication to healing and empowerment. This was followed by a session on media, providing valuable insights into how veterans can navigate the public sphere. Another



Monica Munir poses at PVA's Women's Veterans Empowerment Retreat.

impactful session focused on "Owning Your Story," encouraging us to embrace our personal journeys with pride and confidence. Throughout the day, Lancôme by L'Oréal was on-site, offering professional hair and makeup services in preparation for a stunning photo shoot, making every woman feel seen, celebrated, and empowered.

It was just my luck that I forgot to get my photo taken amidst the bustle of others having their photos taken in the room. Still, having this makeover gave me a boost of confidence I hadn't felt since becoming paralyzed last November. The transformation made me feel empowered in a way that felt new and much needed. After the sessions and dinner wrapped up, we gathered for a fun event—a paint and sip where we painted Rosie the Riveter. Seeing everyone's unique take on the

iconic figure was like glimpsing into their souls. Each painting told a story, capturing something personal and powerful from within.

Monday was another incredible day, starting with breakfast. During the meal, the team tracked me down to inform me that I had missed the photo shoot the day before, jokingly calling me “the vanisher”—one minute I was there, the next I was gone! The silver lining was that I got to be pampered again, which made me feel even better about myself. The sessions that followed focused on the nuts and bolts of the PVA, offering a deeper understanding of the organization and encouraging me to get more involved. So far, the retreat



Monica shows off her artwork during the "Paint and Sip" activity.

had been incredibly empowering, and it was only halfway through. Learning more about the PVA, and

seeing so many different types of strong, empowering women, showed me that even in a wheelchair, I can still be the best version of myself. This experience helped me realize I have the potential to become the leader and advocate I am meant to be.

The last event of the retreat was a 1940s-themed party, and it was such a blast that no one wanted the night to end. Afterward, a few of us decided to keep the fun going by gathering at the hotel bar in the lobby. We spent hours talking, laughing, and enjoying each other's company, creating even more unforgettable memories. The laughter continued until we were practically out of breath, but eventually, some had to call it a night to pack for their flights in the morning. It was the perfect way to wrap up an amazing retreat!

I am so honored to be a part of the Michigan chapter of the PVA, and I look forward to representing them at many more retreats and conferences in the future. My hope is to eventually take on a leadership role as well, continuing to advocate for our community and make a lasting impact.” – Monica Munir, MPVA Member

Are you a female Chapter member interested in joining PVA's 2025 Women's Empowerment Retreat? Please stay tuned to our Rollin' Times Newsletter and social media for announcements on your opportunity to enter the 2025 Chapter raffle to attend! You won't want to miss it!





Government Relations & Advocacy

By: Mike Harris, Executive Director, MPVA

New Poll Shows that Auto Insurance Law Has Led to Nothing but Higher Premiums and Worse Care Consumers likely won't have access to needed care, even if they choose unlimited benefits

With a new statewide poll showing that Michigan consumers have failed to see any rate relief from the 2019 auto insurance reforms, the Michigan Paralyzed Veterans of America (MPVA) is calling on state leaders to take action to restore the value of drivers' insurance benefits while ending the care crisis that has destroyed the lives of thousands of people seriously injured in automobile accidents.

In a time when Michiganders are perturbed by the higher cost of living, fewer than one in every seven said their car insurance premiums have decreased in the five years since state lawmakers promised savings through sweeping cost controls.

I recently renewed my auto insurance with Auto Owners, my rates for the coverage of my home and two automobiles increased by almost \$1,000. When I inquired to my agent on how this could be happening, especially with the changes to Michigan No-fault, they had no answer.

While it should not come as a surprise that a new statewide poll shows that big auto insurance companies are continuing to sock it to consumers, many Michigan drivers may not be aware that they likely will not have access to the care they need should they be in a serious

accident, even if they choose an unlimited policy.

The poll, which was released by the Detroit News and WDIV, found that half of drivers have seen their insurance premiums go up since the 2019 auto insurance reforms, despite promises from state leaders that the law would lower costs.

Only 13 percent of drivers saw their premiums go down, the poll found; likely those who chose extremely limited benefit options. Thirty-one percent said their premiums remained the same and 6 percent said they weren't sure.

The results prove that not only are drivers not saving money, but they're also getting less value. This is due to the nearly 50 percent cut for catastrophic care included in the 2019 reforms that effectively decimated the state's post-acute care industry.

People seriously injured in an automobile accident can't find anyone who can afford to take care of them. The businesses that have survived simply can't accept any new patients because the new reimbursement level is far less than the cost to render services. Insurance companies are selling junk policies at astronomical prices, and consumers in the long run are being "taken to the cleaners."

While motorists may save a few dollars a year by choosing a limited benefits plan, they will find themselves with woefully inadequate coverage should they be one of the nearly 71,000 Michiganders injured every year in a car crash.

Meanwhile, the state's catastrophic care crisis continues unabated, even as state leaders have no plans to advance significant legislative work before the November 5th election. Due to the nearly 50 percent cut in care, patients with severe injuries, like those to the brain and spinal cord, have ended up in hospital ICUs as the ongoing rehabilitative care they've relied on to maintain lives of dignity and independence is ripped away. Several have died. Providers, including those in rural areas where care options are already scarce, are being forced to close their doors.

In 2023, the state Senate passed a package of bills that would correct critical flaws stemming from the auto insurance changes signed into law in 2019. However, the bills never gained traction in the state House.

The MPVA has sent numerous correspondences to Speaker Tate requesting that he work with Senate Majority Leader Winnie Brinks and Governor

Gretchen Whitmer to end the crisis in care through narrow solutions that ensure people have access to the care they pay for. Reasonable fixes could be implemented that would maintain the cost-cutting elements of the 2019 reform package while restoring necessary benefits for crash survivors and all drivers. We need our leaders to show real political courage and take action now.”

The 2019 law, which set an arbitrary government-imposed cap on care for catastrophic crash survivors, effectively made business impossible for providers who offer the highly specialized care that people who have been in a serious crash need. Most of these businesses have already shut down. Others are losing millions of dollars every year in the hopes that state leaders will eventually come to their senses and fix this law, which has clearly failed in its stated purpose of significantly reducing costs.

It's time to revisit this law and improve it for all Michiganders—and this time, consumers and care providers should have a seat at the table.





Photo: Stephanie Strickland, Senior National Service Officer

Fraud Prevention

Have you been affected by fraud? If you haven't, you probably know someone that has been in some shape or form. Nowadays fraud, identity theft, and scams have become widespread. The Federal Trade Commission (FTC) estimated that in 2022 alone, veterans reported \$292 million in losses to fraud. Scammers continue to take advantage of new opportunities to commit fraud, and fraud attempts targeting veterans, their families, caregivers, and survivors are becoming more prevalent. Scammers often target veterans because they have access to benefits and resources; and some are elderly and may not be tech savvy.

VA announced the launch of [VSAFE.gov](https://www.vsafe.gov) and 1-833-38V-SAFE (1-833-388-7233), a new government-wide website and call center designed to protect veterans, service members, and their families from fraud and scams.

The website provides information about common fraud schemes, tools to protect veterans and families from fraud, and an option for reporting fraud, and to obtain further assistance. VSAFE (Veterans, Servicemembers, and Families Fraud Evasion) is an interagency effort. The call center and website combine resources from

the Department of Defense, Department of Education, Department of State, Social Security Administration, Internal Revenue Service, and the Office of Management and Budget ensuring veterans and service members have to access reporting tools and resources to identify and prevent fraud.

VA is also launching a campaign to spread awareness of the rising threat of claims predators and conducting outreach to veterans and their family members, caregivers, and survivors in order to provide information and guidance to protect their benefits.

If a veteran suspects a scam or fraud, they should file a report at www.vsafe.gov or by calling 833-38V-SAFE. To learn more about fraud, predatory practices targeting the veteran community and how to protect their benefits from fraud, veterans can also visit: <https://www.va.gov/initiatives/protecting-veterans-from-fraud/>.



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Sports & Recreation

By: Coach Phil Chester

National Veterans Wheelchair Games



Ray Brown looks fierce while competing at the NVWG.

In July of 2024, Michigan Chapter athletes jetted off New Orleans to compete in one of the finest sporting events for veterans—the National Veterans Wheelchair Games (NVWG). We quickly discovered it's a Monday tradition in New Orleans to enjoy “Beans and Rice Day” at all local restaurants.

Throughout the time there the team had the honor of watching, learning, and excelling in the beautiful setting of New Orleans at the Ernest N. Morial Conven-

tion Center. Meeting and competing with veterans, some old friends and some new, is always a thrilling experience at the NVWG. But, most importantly, it is the veterans supporting veterans component that steals the show.

The MPVA Team was made up of Kevin Bradley, Ray Brown, James Johnson, Judy Ross, Scot Severn and myself (Coach Phil Chester). As a team they brought



Ray Brown looks fierce while competing at the NVWG.



Scot Severn is like an army tank while playing wheelchair rugby.



Judy Ross shows off her medal.



Judy Ross competing for her next medal.

home a total of 18 medals: 12 Gold, 4 Silver and 2 Bronze. What an impressive achievement!

We are incredibly proud of our athletes and are already preparing for the 2025 NVWG in Minneapolis, Minnesota. Will you join them? Contact our Chapter to learn more on how to get involved in the NVWG by emailing Jaclyn Kochis at: jkochis@michiganpva.org.

Please enjoy the embedded photos that truly capture the 2024 NVWG adventure! Go Michigan Team!



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

Email: chapterhq@michiganpva.org

Please keep in mind that these items change on a daily basis and are dependent on items that are donated. We also ask that you schedule an appointment to drop off or pick up items.

Please help in spreading the word about this program!

Thank you so much!

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