

From: [REDACTED]
Sent: July 20, 2008 3:35 PM
To: 5 Year Review
Subject: Insurance Suggestion

Hello,

I wanted to share a suggestion about auto insurance based on an experience I had.

I was rear-ended by a truck at a stop light when the truck's brakes failed. I experienced whiplash and was sent for physiotherapy. Because I had health benefits through my employer, the cost of the physiotherapy was taken from my benefits until I reached the maximum available, and it was only then that the costs were covered by insurance.

I suffer from severe headaches and use massage therapy as a way to reduce the frequency and severity of my headaches. Because the accident took all of my work benefits, there was nothing left to cover my massage therapy.

So, the insurance company's costs were kept down and there was no increase in costs for my employer's health benefit company. The only loser in this equation was me as I either had to suffer with the headaches, or use my own funds for treatments.

This, to me, goes against the principal of insurance injury benefits. It should not cost me because someone else ran into me.

My suggestion would be that employee health benefits not be accessible to cover the costs of the victim in a collision. They are MY benefits, and should not benefit the person who hit me, or my insurance company. Perhaps the employee benefits of the person who hit me should have been used to cover my physiotherapy, and if they did not have benefits, the additional cost should be factored into their insurance rates.

I hope you take this suggestion into consideration as I am sure that this affects most people who are injured in a collision.

[REDACTED]

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