

# Legislation Requiring Insurance Coverage for Services Related to Brain Injury

In 2011 the New Mexico Brain Injury Alliance contracted with the Aging and Long Term Services Division, in conjunction with the Brain Injury Advisory Council to hold forums throughout the State to determine “What is working” and “What is not working” for those living with Brain Injury.

- **Outreach covered your constituents** from Farmington, Roswell, Santa Fe, Gallup, Las Cruces and Albuquerque-Metro. Folks came from all points in between representing some of the sovereign nations, frontier, rural, rural-urban and our larger communities. The people that participated were as diverse as could possibly be: socio-economically, ethnically, culturally, professionally, etc.

## What is working:

- Small community groups supporting a person with brain injury, their family or friend(s);
- Carrie Tingley-UNM Hospital for Children,
- UNM Trauma Center for saving lives;
- Independent Living Resource Centers & the NM Brain Injury Alliance for accessing fundamental resources.

## In New Mexico

- Co-ordinated or Integrated Care for People Sustaining Brain Injury is non-existent.
- There are **NO** Post-Acute Care systems for people who have sustained a Brain Injury
- Most Insurance **DOES NOT** cover Brain Injury treatment past the “acute stage” or hospital level of care.
- People diagnosed with brain injuries, 9 out of 10 times are literally let go from the hospital with no plan of care.

## Brain Injury Facts

- ❖ There is “no Cure”, but the brain is resilient and can be “re-programed”
- ❖ Well over 9,000 New Mexicans will sustain some form of brain injury this coming year. (CDC)
- ❖ 90% of Brain damage results in minimal loss of I.Q. but loss of cognition, physical, emotional and behavioral controls is huge.
- ❖ Without proper treatments, coordinated care and supports individuals fall through the cracks of society.
- ❖ With Proper post-acute neuro-rehabilitation outcomes for the person with B.I. is greatly increased.
- ❖ Re-integration back into community with proper supports for the individual is one of the highest rates for people living with a disability.

## What is NOT working:

- Upon: a diagnosis, discovery of a brain injury or leaving a hospital the person has literally “no place to go” for post trauma care.
- Mi Via (Medicaid Waiver) funnels only a fraction of those with “severe” injury and in poverty into long term care with no outcomes for productivity or community integration.
- The Brain Injury Services Fund (BISF) is a “payer of last resort”, is underfunded and only provides basic needs. Waiting list: TBI ONLY.
- Services such as knowledgeable physicians, psychologists, therapists and specialists in treatment of Neuro Rehabilitation in the post- acute (after hospital stay) for people living with brain injury are literally limited to a handful of professionals in New Mexico.
- There is no one place in state where a person with a brain injury can be treated in the post-acute setting.
- Job loss; broken families; learning disabilities; Incarceration; poverty; suicide; substance abuse and loss of mental health are the resultants. It is estimated that at least 50% of the homeless, disabled, substance abuse and suicides relate to brain injury. (CDC)

