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# ◆ THE DERBY CITY NSCIA NEWSLETTER ◆

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FEBRUARY 2007

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*The Derby City Chapter of the National Spinal Cord Injury Association Network- Serving Kentuckiana.*

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## Message From the President

*Dear Members & Friends-*

*February's meeting will be held at Frazier Institute, 220 Abraham Flexnor Way, Louisville, in the 10th floor dining room at 6:30 p.m. We will either have a speaker, or a video will be shown. Refreshments will be provided. March's meeting will be held at Frazier Institute, 220 Abraham Flexnor Way, Louisville, in the 10th floor dining room at 6:30 p.m.*

*-David Allgood*

*From the Internet—ed.*

## **INSURERS OFTEN CAP COVERAGE FOR THE LATEST SCI TREATMENTS**

**By Patricia Ansett**

New technologies and more aggressive approaches to treating spinal cord injuries pioneered in Detroit are giving patients new independence and improved mobility. But the innovations come at a big price at the very time insurers are trying to hold down rising health costs. While some advocates see progress in getting insurance to cover the treatment, patients are finding that insurers are willing to pay only so much for only so long.

Bob Smith of Harrison Township, injured in a diving accident on July 4, 1999, learned in December that Health Alliance Plan would no longer pay for his therapy at the Rehabilitation Institute of Michigan in Detroit, as it had for 2 1/2 years.

In 2003, Smith became the first American to go to China for experimental surgery to repair his spinal cord. The health plan paid told Smith that his gains had plateaued, and it would no longer pay for his rehabilitation.

"I'm worried I won't be able to maintain the strength and health I have," said Smith, a former Chevy salesman. Though he can't walk unassisted, he has gained considerable strength, has improved

begun to feel sensation in his toes, he said early in January.

Insurers say that physical therapy is an extra health benefit that companies and individuals must purchase. Once people exceed the lifetime cap on those benefits, the expense far exceeds the cost of the policy.

"We try to do the right thing," said Dr. Mumtaz Ibrahim, senior associate medical director at HAP, noting that he could not talk specifically about Smith's case without Smith's consent. He said coverage decisions are reviewed by two levels of physicians and a board of directors committee.

"This is a huge issue," said Erica Nader of Bloomfield Hills, who was injured in a 2001 auto accident. She has been undergoing intensive therapies since, and in March 2003, she became the first American to undergo experimental stem-cell surgery in Portugal.

For five years, her therapy at the Rehabilitation Institute of Michigan was paid for through her auto insurance.

"This isn't a six-month to 12-month rehab process. Look at Mike Utley," she said, referring to the former Detroit Lions player paralyzed from the middle of his chest down during a 1991 game. "We need long term aggressive therapies that make us less dependent."

Intensive physical therapy for spinal cord injury is most associated with the late actor Christopher Reeve, the one-time movie Superman who became paralyzed in a 1995 horse-riding accident.

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**Derby City Area Chapter**  
*of the*  
**National Spinal Cord Injury**  
**Association**

**ABOUT THE ORGANIZATION**

The Derby City Area Chapter of the N.S.C.I.A. is a membership organization for individuals with spinal cord injuries, their families, and health professionals. Founded in 1984 as a Charter Member of the N.S.C.I.A., it was incorporated under IRS Section 501 (c) 3 as a not for profit organization. The Board of Directors consists of the Officers, Past President and the Board Members At Large.

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**DERBY CITY CHAPTER**  
**NEWSLETTER**

Editor- Barbara Davis  
Contributor- David Allgood

**Visit Our Website at**  
**[www.DerbyCitySpinalCord.org](http://www.DerbyCitySpinalCord.org)**

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Frazier Rehab Institute**

**INSURANCE CAPS, CONT'D**

Now, all over the United States—and particularly in metro Detroit, where the Rehabilitation Institute of Michigan has become a world leader in intensive therapies—patients once told they'd never walk again are participating in rigorous therapies, three times a week, three hours at a time.

They use high-tech braces, upright walking devices and other machines to build strength, coax paralyzed muscles to move, stand upright without falling and even walk with help from trainees or equipment.

Many health plans offer companies options to purchase physical therapy coverage, but a typical plan limits lifetime benefits to about 60 hours.

A decade ago, that was sufficient for many patients who never expected to walk again. Now, some patients want long-term therapy.

“This is becoming a whole new way to treat people with neurological injuries,” said Polly Swingle, director of the Recovery Project, a Livonia-based intensive-therapy program. “There’s so more research out there to support the importance of being upright.”

Conventional physical therapy costs about \$75 an hour, compared to \$325 for three hours of intense therapy at the Recovery Project, Swingle said.

That’s nearly \$1,000 a week for three days of therapy, or more than \$50,000 a year.

Michigan has a no-fault auto insurance that establishes a fund to pay the medical bills of people injured in auto Accidents. The coverage may pay for operations abroad, intensive therapies three times a week, home accommodations, high-tech power wheelchairs, and more.

By comparison, someone without that coverage may get as little as three weeks of outpatient therapy after an accident, a basic wheelchair and little or no accommodations at home, said Cathy Lysack, associate professor of occupational therapy at Wayne State University. She has a \$1.1 million grant from the National Institutes of Health to understand how people can return to independence after a catastrophic injury.

She sees setbacks, not progress, as insurers seek to “compete and remain profitable.”

Paula Denison, administrative director of specialty services at the Rehabilitation Institute, has seen health plans show more willingness to pay. She estimates that 85% of the Institute’s patients receive some insurance reimbursement, up from 25% to 30% two or three years ago. Laura King, a case management worker with Robert B. Ancell and Associates in Southfield who works with auto insurance companies, said the key to getting insurance companies to pay for therapy is a physician’s prescription and documentation of necessity for treatment.

# **Refrigerator Calendar**

**\*2007**

## **FEBRUARY**

**5th - Elderly & Disabled Advisory Council Meeting.**  
**Mon 1:00 P.M.; TARC; 1000 W. Broadway; Board Room.**

**19th - Derby City Chapter meeting; 6:30 p.m.; Frazier Rehab Institute.**  
**Mon 220 Abraham Flexnor Way, Louisville, 10th Floor dining room.**

**17th - Metro disAbility Coalition Meeting; 1 p.m. – 3 p.m.**  
**Sat**

## **MARCH**

**5th - Elderly & Disabled Advisory Council Meeting This date may change due to Holiday.**  
**Mon 1:00-2:30 p.m.; TARC; 1000 W. Broadway; Board Room.**

**19th - Derby City Chapter meeting; 6:30 p.m.; Frazier Rehab Institute.**  
**Mon 220 Abraham Flexnor Way, Louisville, 10th Floor dining room.**

**17th - Metro disAbility Coalition Meeting; 1 p.m. – 3 p.m.**  
**Sat**

**For More Information Call**  
**David Allgood at 502-589-6620**

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## INSURANCE CAPS, CONT'D

Jim Nugent, director of reimbursement for the American Physical Therapy Association, a 65,000-member organization based in Alexandria, Va., said health workers and insurers must find new ways to pay for therapies as patients live longer.

"If you step back, it's a wonderful thing," he said. "But it's surely not time to dust off our hands. There's lots more work to be done."

## THE SCIENCE OF SEX

Brain scans of women reaching orgasms have cast new light on how the mind and nervous system work.

Had Meg Ryan not been faking it when she so memorably howled with pleasure while sitting in a café in *When Harry Met Sally*, various parts of her brain would have lit up, including the one which responds to psychoactive drugs such as cocaine. By scanning women's brains during sexual stimulation for the first time, scientists have found which parts of the mind and body are involved in orgasm. The discoveries may well lead to a breakthrough for women suffering from a number of sexual disorders, and lead to other medical breakthroughs, such as pain control for patients with spinal cord injuries.

Scientists Barry R. Komisaruk, Carlos Beyer-Flores and Beverly Whipple (co-author of the international bestseller *The G Spot*) embarked on research after reports that women who had suffered complete spinal cord injuries still felt sensations during intercourse or other sexual stimulus. Some even said they could achieve orgasms. "This was very puzzling because the conventional view is that their spinal cord injuries should have abolished all these sensations," says Professor Komisaruk of New Jersey's Rutgers University. "There was also a report of at least one such woman saying that she could feel her baby kicking when she was pregnant."

"When we tested these women I found that those who had a spinal cord injury even at the highest level, in the upper back, could feel vaginal and cervical stimulation," said Professor Komisaruk. "Some of the women said they had orgasms."

The neuroscientist hypothesized that there was an alternative pathway from the vagina and cervix to the brain: the vagus nerve, which leads from the

the base of the skull, down the neck, into the chest cavity, through the diaphragm without using the spinal cord. The first evidence that the nerve goes to the pelvic region was found in 1990 with laboratory rats. The only way to test this hypothesis was to do brain imaging in these women and see if vaginal or cervical self-stimulation would activate the medulla known to link with the vagus nerve—he found it was true. "The women were very happy to know that there was a scientific basis for the genital sensation that they felt, because many of them were troubled by the fact that their doctors had told them that after their injury they couldn't possibly have any," he says. "Many of the women hadn't even tried to see if they could, and in the laboratory it was the first time in years that they had even tried. They were surprised that they did have genital sensation. It was very emotional and some of the women started crying with happiness. It was a very moving experience. Actually, some of us started crying with them because it was so dramatic."

There is still much to be learned about the nervous system. Some nerve networks, including the vagina, cervix and uterus, are incredibly complex. It is not known which nerve endings should be preserved to keep sensation after a hysterectomy, for instance. But in the past two decades there has been a revolution in our understanding of neurotransmitters.

More than 50 neuropeptides (chemicals which modulate activity of neurons and can be released in various combinations, giving various "flavors" to neuronal responses) have been mapped in nerves that had never been known before. The mapping of the vagus nerve means it may be possible to bring back sensations in other internal organs in the pelvic region, such as the bladder.

Professor Komisaruk's brain imaging of an orgasm was a medical first. "One of the dramatic findings is that areas throughout the brain become activated during orgasm," he says. "There is tremendous utilization of oxygen throughout the brain. Orgasm is good for the brain."

One part of the brain that was strongly activated was the nucleus accumbens, which other scientists have shown becomes activated by psychoactive drugs such as cocaine, nicotine and caffeine. Another two areas were the insula and anterior cingulate, which become active in response to pain. "It suggests there is some sort of inhibitory activity going on there, as orgasm and vaginal stimulation are strong pain-blocking stimuli." The third area of interest was the Para ventricular nucleus, where the hormone oxytocin is produced. Oxytocin is released into the bloodstream at orgasm and causes uterine contractions. About 99 percent of the brain remains a mystery to

### THE SCIENCE OF SEX, CONT'D

scientists. "There are an estimated 100 billion neurons in the human brain. It's been estimated that each neuron receives about 1,000 inputs from other neurons," he says. "As neuroscientists, we understand much less of the 'terrain' of the brain than astronomers know about the moon." The way in which neurons of the brain create conscious awareness is the "Holy Grail" of neuroscience.

Professor Komisaruk's new area of research involves showing women their brain activity in real time, to see if it can cure sexual problems—they stimulate themselves while lying in a scanner and watching a monitor." Can women who don't orgasm voluntarily intensify the activity in the right parts of their brain? Can women who have persistent genital arousal voluntarily reduce that activity? "It is not as incredible as it sounds—people with chronic pain are able to reduce their suffering by looking at the parts of the brain that are responding to pain.

"There is also a lot of hope in this method of neural feedback," he adds. "It opens the door to possibilities of our relating to our own brains in ways which have not been thought possible. Can it help control addictions or depression? I see great potential.

### HAPPY VALENTINE'S DAY!!



### FOR SALE \*\*\*



**WC Lift;** \$7,000 new; only used 2 months; asking \$3,800. **Invacare Storm TDX 3 Power WC;** full reclining; less than 1 year old; \$12,000 new; asking \$3,000. Quickie II manual chair; good cond.; \$1,000. **Call David 589-6620.**

**NC topper;** used; 3 E&J Manual chairs; used; 1 Quicksilver Action manual chair; Monarch hand controls. 93,000 miles. Price negotiable. **Call Ruth @ 239-9754 after 5 p.m.**

**\*Shower Chair;** 2 yrs old, negotiable; **Invacare 900 Action Power Chair;** 4 yrs. Old; \$600. Call 448-5296.

**\*Cookbooks for Sale:** Recipes compiled by Chapter members; \$10:00. Call David @ 589-6620.

**\*Video tapes for sale.** Various topics related to spinal cord injuries. Call David Allgood or Buddy Lawson.

**\*\*\*If assistance is needed to pay for any of the above items, contact Kentucky Assistive Technology Loan Corporation at 1-800-327-5287 for information on loans at 5% interest to qualified individuals..**



