

## **Chronicle Order of Events:**

**December 30, 2011** – Jack Jablonski is injured while playing in a Benilde-St. Margaret's-Wayzata hockey game. Prognosis is that Jack suffered a catastrophic spinal cord injury at the C5-C6 level, which left him quadriplegic.

**2012** – Mike Jablonski flies to Boston and meets with Travis Roy, quadriplegic BU hockey player, who informs Mike that Jack's MSHSL Catastrophic Insurance coverage is totally inadequate compared with the NCAA policy ... NCAA policy is \$20 MM vs. MSHSL policy of \$2 MM. Travis states that, "Your family will be financially ruined in 10-to-15 years." Upon his return to Minneapolis, Mike calls MSHSL Director Craig Perry, and shares Travis Roy's concern. Perry's response is, "Oh really, well this is what everyone else does." Then he hung up.

**2021**- Mutual of Omaha (MSHSL insurance policy) denies Jack Jablonski's submission for coverage of an accessible van. Jack's MSHSL's coverage included an ADA Compliant van within 10 years of the injury. MOO's Policy denials include: Van (\$75,000), Power Chair (\$60,000), Home Modifications (\$50-\$250,000), Physical Therapy (\$17,000/Annually).

**2022** – Mike Jablonski meets with Education Policy Chairman Senator Roger Chamberlain to discuss policy options. Chamberlain sets up a meeting with Erich Martens, Executive Director of the MSHSL. Senator Chamberlain calls Mike to inform him that there is nothing else that can be done. Again, no support or communication from MSHSL.

**2022** - Ethan Glynn is paralyzed during a Bloomington Jefferson freshman/9<sup>th</sup> grade football game. The Glynn family discovers that the MSHSL Catastrophic Insurance Policy does not cover Ethan or any of the Bloomington Jefferson High School 9<sup>th</sup> grade football team players ... or any MN 9<sup>th</sup> grade athletes. FYI, several states offer student athletes Catastrophic insurance in grades 7-12, & K-12.

**July 31, 2022** – MSHSL records \$10.5 Million in profits, (\$8.5 Million in Cash & Securities, \$1.9 Million in YE HS Reimbursement). Fiscal School Year 2021-22.

**2022-2023** – MN Attorney General's Office and MN Dept of Commerce investigates denials by MSHSL insurance policy holder, Mutual of Omaha. Their conclusion is the MSHSL MOO policy is written with many gray areas allowing MOO to deny most claims within the policy, especially for those who need it the most. The Christopher & Dana Reeve Foundation shared that this practice of denying claims is standard procedure by Mutual of Omaha for high school athletes who cannot afford to challenge these claims in a legal court system. They know that pursuing cases like this with high profile insurance companies with significant legal and financial resources would be difficult.

During these interactions, at no time did the MSHSL and their insurance broker, Dissenger Reed, ever reach out to challenge Mutual of Omaha's denials or reach out to help the Jablonski family in support of these injustices.

**July 31, 2023** – MSHSL records \$12.5 Million in profits (\$8.6 Million in Cash & Securities, \$3.9 Million in YE HS Reimbursement, \$393,000 in Interest Income). Fiscal Year 2022-23.