

## **ACTION ALERT!**

### **No Fault Legislation Threatens Care for Catastrophically Injured Individuals**

Michigan's auto no-fault benefits were created to deliver care swiftly to those seriously injured in an automobile accident by guaranteeing life-long medical care. Now, these benefits are being threatened by bills proposed by the Michigan Legislature.

#### **Senate Bill 1278 - Proposes Caps on Auto No-Fault PIP Coverage**

This bill would allow the insured (driver) to select their own level of personal injury protection (PIP). The choice under this bill would offer options with as little as \$50,000 of coverage -- a level that will barely begin to cover the medical expenses of those catastrophically injured in an automobile accident, leaving families financially distressed and without access to proper medical care. Costs would then shift to Medicaid, an already underfunded government program.

#### **Senate Bill 1279 - Proposes Fee Schedules for No-Fault PIP Payments**

This bill would allow government-established price caps on fees charged under Michigan's no-fault insurance law. By limiting funding, a healthcare provider's ability to establish proper and effective programs and services for patients would be diminished.

#### **House Bill 4301 - Proposes a Fix to the Kreiner Decision of 2004**

This bill will correct the Michigan Supreme Court decision of 2004 that significantly limited Michigan drivers' ability to recover non-economic damages in serious car accidents. Although the "Kreiner Fix" is good legislation by itself, some legislators are considering trading this bill for PIP choice and fee schedules, which we view as bad legislation.

## **Speak Up!**

We encourage you to contact Mike Bishop, senate majority leader, as well as your state senator and state representative in Lansing. Encourage them to pass the Kreiner legislation (HB 4301) on its own, not at the cost of reduced insurance benefits. Encourage them to preserve no-fault benefits by voting NO on fee schedules and PIP choice. The impact on survivors of brain and spinal cord injury is far too great.

Visit the Brain Injury Association of Michigan's advocacy center at [www.biami.org/advocacy.htm#Legislative](http://www.biami.org/advocacy.htm#Legislative) and follow a few simple steps to send a prepared message via letter or e-mail to your legislator.