Please encourage your Michigan Representative's support of HB 4936

The Michigan House Insurance Committee recently adopted House Bill 4936, which would make changes to the state's no-fault auto insurance law. This action will likely send the bill to the full House for a vote in the very near future. Opponents of the Bill are actively lobbying legislators with information contrary to the realities of this proposed law.

The fact is Michigan is the only state in the country mandating all motorists to purchase *lifetime, unlimited* medical benefits as part of their no-fault policy. The cost of providing this high level of benefit has grown increasingly expensive. The new Bill provides options consumers can choose in selecting the coverage they need. This Bill also includes a medical "fee schedule" similar to what is currently in use in Michigan Workers' Compensation. The Michigan Catastrophic Claims Association (MCCA) assessment (which pays for catastrophic auto accident injuries greater than $500,000) has risen 2500% during the past 12 years, and it will continue to increase unless medical costs are controlled.

Passage of House Bill 4936 will offer Michigan drivers lower cost options for their auto insurance policies. It eases the burden on our Insurance Industry, and it is good for Michigan residents.

If you agree these changes are appropriate, we encourage you to write your local representatives and ask that they support passage of House Bill 4936.

If you are unsure of your local representative, you may find contact information at:
http://house.michigan.gov/MHRPublic/frmRepList.aspx?all=true

To follow, you will also find a sample letter you may consider for use when contacting your representative:

Dear (Legislator):
I am writing in support of House Bill 4936 which would make necessary changes to the state's no-fault auto insurance law to ensure its long-term viability.

Policyholders here are presently required to purchase the highest medical benefits in the country. Michigan is the only state that mandates ***unlimited, lifetime*** medical benefits for auto accident injuries. This "one-size fits all" system has become expensive.
You are likely aware of the escalating costs of medical care. In the past decade, the rising cost of medical treatment has increased the average Personal Injury Protection (medical) claim in Michigan by 166 percent, from $13,617 in 2000 to $36,245 in 2010. Our mandatory assessment to pay for catastrophic injuries has risen exponentially during the last 12 years.

As a result of these dramatically increasing medical costs, almost one in five drivers are driving without insurance. There is no question that the system is broken and we need to reform the treatment of no-fault coverage of medical claims.
Michigan's no-fault system mandates the highest benefits in the country, however, one of the greatest concerns is the cost. Michigan consumers could save 15 to 40 percent from the reforms contained in House Bill 4936 that provide cost controls for medical expenses and choice in the level of medical benefits that best fits their needs.

To protect the stability of Michigan's no-fault auto insurance system and offer affordable rates for drivers, House Bill 4936 would implement a medical fee schedule and offer greater choices of insurance coverage and to help keep costs lower in the future.
Please support the passage of House Bill 4936.
Sincerely,

(your name and contact information)