

Did You Know?

- Michigan's auto insurance system has the **best injury coverage in the nation at a cost within the national average** for the majority of drivers.
- Unlike other forms of insurance, Michigan's auto insurance system **protects drivers and their families** from the full cost of an auto-related injury without the wait and expense of having to go through the legal system.
- Michigan auto accident victims **NEVER have to worry** about going bankrupt and turning to welfare to pay for their injuries because no-fault benefits cannot run out.



YOUR Michigan Auto No-Fault Benefits Include:

- *All* reasonable and necessary health care services related to an auto accident victim's care, recovery or rehabilitation.
- Up to three years of **work loss benefits** if the accident victim cannot work after the accident.
- Up to three years of **domestic service benefits** to help accident victims pay for housekeeping, yard work and other duties they can no longer perform around their home.

House Bill 4936

The End of Auto No-Fault As We Know it!



Cuts Your Benefits!

Catastrophic auto injuries can cost **millions of dollars**, but HB 4936 caps auto injury benefits as low as \$500,000.

Shifts Costs to Taxpayers!

Capping auto injury benefits will force the most severely injured accident victims to turn to Medicaid and other forms of welfare to pay for their care. A recent study by Public Sector consultants shows that **taxpayers could be on the hook for an additional \$30 million** in Medicaid costs **every year**.

Imposes Government Price Controls!

HB 4936 mandates that healthcare providers be reimbursed by insurance companies for less than the full rate for auto injury services. The Michigan Health and Hospital Association has indicated this will cause their member health system to **lose an average of \$10 million each year**, which will result in job loss and a reduction in the quality of care.

Blocks Your Constitutional Rights!

The insurance industry has drafted a loophole in the bill that blocks our **constitutional right** to let voters – not politicians – decide on the issue by putting it on the ballot.

No Guarantee Auto Insurance Rates Will Decrease!

Even though HB 4936 cuts your benefits and shifts insurance industry costs to taxpayers, insurance companies **refuse to guarantee** that rates will actually decrease.

TELL YOUR LEGISLATOR -- VOTE NO ON HB 4936!
This bill is bad for drivers, bad for workers, bad for taxpayers and bad for michigan