

# Opinion: Auto no-fault legislation has too much risk

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Over the past several months, a heated debate has developed around Michigan auto insurance. Unfortunately, with the debate have come misconceptions about the proposed changes to our current coverage. The stakes are too high for patients and Michigan citizens not to set the record straight.

What if you or your loved one is injured in a catastrophic auto accident? Would you get the care you need? If you live in Michigan, right now the answer is yes. You would get all the care you need, for as long as you need it.

However, if the auto insurers and some legislators have their way, the answer

to this very simple question — will you get what you need? — will dramatically change, and there won't be anything voters can do about it.

Recently, the state House and Senate developed misguided legislation that would eviscerate Michigan's model auto no-fault insurance system and inadvertently put drivers and their families at serious risk. House Bill 4936, introduced by Rep. Pete Lund (R-Shelby Township), and Senate Bill 649, introduced by Sen. Joe Hune (R-Hamburg), would effectively eliminate critical care for residents injured in auto accidents, and place insurmountable financial burdens on their families. It would also shift the costs of their care onto the backs of taxpayers and an underfunded Medicaid program.

HB 4936 would also change the personal injury protection

coverage from a comprehensive lifetime benefit to a minimum level of \$500,000. Many drivers, including younger drivers who are most at risk for serious injury, are likely to purchase minimum limits. Seriously injured drivers and passengers covered by an auto no-fault policy with lower limits would have few resources for post-acute care, including physical and cognitive rehabilitation. Auto accidents of this catastrophic nature pose major challenges to clinicians and other caregivers working to return an injured individual to a healthy level of living.

Gutting the auto no-fault law will only serve to compound these challenges and threaten the ability of victims to reclaim their health and independence.

Those with the most serious injuries would likely exhaust their benefits and become Medicaid patients. Their care would be reimbursed to health care providers at levels of reimbursement that do not cover the costs of care, putting at risk the trauma units that care for those who are catastrophically injured. This change would also open the medical care portion of auto accident expenses to payment through lawsuits. All accidents that exceed the chosen coverage level could potentially be adjudicated through the courts between the injured party and the at-fault driver. This would tie up resources in the court system, rather than directing those resources toward patient care.

Insurance companies and lawmakers who support the legislation say the changes will lead to more choice and reduced premiums for Michigan drivers. However, you can't choose your accident — and auto insurers are under no requirement to reduce premiums as a result of this legislation. In fact, they have refused to make commitments to do so.

These bills run counter to every step Gov. Snyder and his administration have taken toward cultivating a physically and fiscally healthier state. In addition, HB 4936 includes a provision blocking voters from their constitutional right to seek a referendum to overturn the legislation.

The state's community hospitals urge Michigan residents to take a moment to consider their fellow drivers who have suffered

through a catastrophic auto accident.

What if it were you? Would you get the care you need? Right now, the answer is yes. Without action to preserve the state's auto no-fault law, that could change.

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