

/Sample Letter to State Senator/Representative Regarding Proposed Changes to Michigan's No-Fault Auto Insurance System/

Dear _____:

Re: Vote No On Proposed Changes To Michigan No-Fault Auto Insurance

I am urging you to vote **NO** on the proposed changes to Michigan's No-Fault Auto Insurance System.

The \$400,000 cap for claims handled by the Michigan Assigned Claims Plan is harmful to victims who have been seriously injured in a motor vehicle accident. The existence of a cap has no effect on the need for care. Eventually, our most seriously injured people will end up relying on government-funded programs like Medicaid.

Furthermore, the proposed cap on family provided attendant care would be significantly more expensive for auto insurance companies, not less. The family-provided attendant care model is cost-effective and allows the injured person to receive care from those they are most comfortable with and those who know him or her best. Further, it allows those providing care to be reasonably compensated for the services they provide. The hourly rate cap will force many families to hire an outside nursing service, which is significantly more expensive for the no-fault insurer than paying a family member.

The proposed bill puts insurance company profits over actual people. Nothing in the proposed bill guarantees reduced rates for drivers. These changes are only benefitting auto insurance companies' at the expense of accident victims and health care providers. We need balanced and fair reform that will benefit accident victims and health care providers, and not just insurance companies.

Thank you for your time and consideration,