**Sample Newsletter Article**

Michigan’s new auto no-fault insurance law is effective July 1 – bringing big changes to the level of medical care that comes with auto insurance policies.

Under current law, all auto insurance policies in Michigan cover lifetime medical and rehabilitation care expenses for injured drivers and passengers — for as long as the care is needed. Under the new law, Michigan drivers for the first time will have the option to choose significantly lower levels of medical coverage when they buy or renew their policies.

Although the new no-fault law allows motorists to purchase different levels of medical coverage, or “Personal Injury Protection” (PIP), opting for less than full coverage can result in high out-of-pocket medical costs down the road if injured in a car crash. **The PIP options under the new law, with some exceptions and exclusions, are:**

* Unlimited medical coverage per person per accident.
* Up to $500,000 in medical coverage per person per accident.
* Up to $250,000 in medical coverage per person per accident.
* Up to $250,000 in medical coverage per person per accident with exclusions (under certain conditions).
* Up to $50,000 in coverage per person per accident (under certain conditions).
* PIP opt-out (under certain conditions).

Serious car crashes are more common than many people may think. Research conducted in 2019 for the Michigan Health & Hospital Association found that 38% of insured Michigan motorists and 52% of those who have no auto insurance have been in a serious car crash or know someone who has been in a serious crash. According to the National Safety Council, in 2018, there were:

* + 534,223 drivers involved in crashes
  + 312,798 total vehicle crashes
  + 75,838 total injuries
  + 79,014 rear-ended crashes
  + 99,027 intersection crashes

From a broken arm to a spinal cord injury, the costs of emergency room visits, surgeries and long-term rehabilitation can take a financial toll on you and your family – PIP protects you. **Learn more about your options at** [**DriveProtected.org**](http://www.driveprotected.org/)**, and talk to your auto insurance agent to decide what’s best for you.**