**Sample Letter to the Editor - Community Partner**

Big changes are coming to Michigan’s auto no-fault insurance law on July 1. The two biggest changes? Premiums and protection.

Under the new law, auto insurance policies in Michigan for the first time will not all come with full lifetime medical and rehabilitation coverage for people seriously injured in car crashes. Instead, Michigan drivers for the first time will choose how much medical and rehabilitation care to buy with their auto insurance 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.

No PIP coverage means you have to pay medical and rehabilitation care expenses out of pocket, or with another form of insurance, which may not cover the care you need. Serious auto accidents could require years of medical and rehabilitation care and cost thousands to millions of dollars. PIP protects your long-term health and finances, and helps you drive protected.

I urge all readers of **(publication)** to learn more about their options and how to drive protected under Michigan’s new auto insurance law at [DriveProtected.org](http://www.driveprotected.org/).