**Sample Letter to the Editor - Hospital Leader**

Big changes are ahead for Michigan motorists when the state’s new no-fault auto insurance law takes effect July 1.

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, or Personal Injury Protection (PIP), when they buy or renew their policies.

PIP pays your immediate and long-term medical expenses if you are injured in a car crash, so opting for less than full coverage means potentially higher out of pocket medical and rehabilitation costs from a car crash injury, or relying on another form of insurance which may not cover the care you need.

As a member of the **(hospital name)** team, I have seen the devastating impact of car crashes on patients and their families. From broken bones to brain injuries, severe auto accidents can require extensive emergency care and sometimes years of rehabilitation therapy - costing thousands to millions of dollars for patients.

I urge you to learn more about how to drive protected under Michigan’s new auto insurance law at [DriveProtected.org](http://www.driveprotected.org/), a resource provided by the Michigan Health and Hospital Association. We’ll be here to care for you after a car crash – PIP is there to make sure you’re protected before one happens.