

# THE SOLUTION TO AMERICA'S INSURANCE PROBLEMS

Catastrophic auto accidents can happen in an instant and change your life forever. Michigan has the best model for giving accident victims the medical products and services they need, while preventing them from suffering bankruptcy due to medical bills, which is the leading cause of bankruptcy in the United States.

## SHOW & STORY IDEAS:

### 1. Risks drivers don't even know they're taking.

About 800 traumatic brain injuries and 24 spinal cord injuries occur each day as a result of auto accidents. The treatment of and recovery from these injuries can be extremely expensive; 1 million people file bankruptcy due to medical bills each year.

### What makes Michigan drivers' insurance policy the most valuable in the US?

For only slightly more than the national average, drivers receive access to lifetime personal injury protection benefits.

### 2. Michigan delivers the best care in the country.

Michigan has some of the best rehabilitation facilities in the world. These facilities have created thousands of jobs, and people from other states and countries have even moved to Michigan just to receive treatment.

### 3. Health insurance, Medicaid, Medicare, and other forms of auto insurance all leave accident victims neglected.

Between visitation limits and strict improvement requirements for rehabilitation, these systems are unable to properly serve the needs of catastrophic accident victims. More than 75% of the people who file medical bankruptcy had health insurance at the time of their injury.

### 4. Medicaid is breaking the budget in every state.

The Michigan model keeps auto accident victims out of Medicaid, saving our state hundreds of millions of dollars annually.

### 5. Beware an insurance offer to "save you a few dollars".

Policy-holders should know how the savings will affect their coverage; insurers may be putting them in harm's way.



## John Gwynne Prosser II

President, NeuroTrauma Association  
Vice President, Health Partners, Inc.

# ACCIDENT

Michigan's Insurance Model for America

by John G. Prosser II  
and John G. Prosser III

Mitch Alborn

"A comprehensive, clear-eyed examination of a law that, at its core, is about the best of our governmental instincts: providing for victims of insurmountable tragedies, and insuring that they are not forgotten. A passionate case for compassion, and a must read for all."

When the state of Michigan set up its unique auto insurance system in 1973, they probably didn't know it would become the gold standard for insurance in all of the United States. People around the country continue to lack access to essential medical care that could dramatically improve their quality of life. They are filing for bankruptcy due to their unpaid medical bills; meanwhile their medical providers are struggling to make ends meet with perpetually dwindling reimbursements. Michigan has a successful model for insurance that solves these problems while creating thousands of jobs and saving billions in Medicaid costs, with a \$20 billion fund to prove it.