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Tell Your Legislators to Keep, But Fix, PIP

Here's How to Contact Our Local Lawmakers

It seems likely that Florida Legislature will gather in a Special Session this summer to consider the fate of PIP. One of the only defenses against financial ruin that many Floridians enjoy – required PIP insurance coverage through the state's no-fault automobile insurance system - will disappear Oct. 1 unless the Legislature acts this summer. For many of the state's residents, PIP represents the only health care insurance they own. PIP prevents a policyholder from being overwhelmed by medical bills, the No. 1 cause of personal bankruptcies.

Write or call your state legislators. Lawmakers do pay attention to mail and e-mail, especially the volume of mail they receive from voters on a particular issue.

It doesn't have to be a long letter or conversation. Two or three paragraphs work best. Advocate your position, urge the legislator to support your view and maintain a respectful, reasonable tone. Avoid wild claims and extreme positions.

The main points to make include:

- PIP needs reform but doesn't need to be junked.
- PIP provides a fundamental level of health care insurance that many Floridians could not, or would not, purchase otherwise.
- Eliminate the PIP \$10,000 threshold which effectively prevents many accident victims from suing for mental anguish and other long-term health deficits.

Contact your legislators as they prepare for the Legislature's Special Session on PIP.

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