Get the Real Deal on Michigan's New Auto Reform Laws

State Farm Agents Ready to Help Drivers Save Money

As more Americans look for more ways to keep money in their pockets, State Farm agents in Michigan look forward to helping drivers do just that. Michigan's new Auto Reform Law goes into effect this summer and drivers can now determine how much money the change could save them on auto insurance costs. State Farm wants to make sure consumers know their choices before they have to make decisions on car insurance coverage.

Since 1973, mandatory unlimited Personal Injury Protection (PIP) has been in place for all drivers. Beginning July 2nd, consumers will have a choice of PIP medical coverages and may save money, instead of paying some of the highest rates in the nation.

State Farm agents are assisting drivers with quotes on future auto coverage. There are several options drivers can choose from, and having a conversation with a State Farm agent can break down the options so you can make the best choice for you and your family. PIP options include:

- **Option 1:** Unlimited Coverage (this would be the same as you have today)

- **Option 2:** Up to $500,000 in coverage

- **Option 3:** Up to $250,000 in coverage

- **Option 4:** Up to $250,000 in coverage with some or all persons excluded from PIP medical. For instance, you may qualify for this option if you have qualified health insurance. That means your health care policy does not exclude auto injuries and your deductible is not greater than $6000.

- **Option 5:** You can choose $50,000 in coverage if you're enrolled in Medicaid and meet other eligibility criteria.

- **Option 6:** PIP Medical Opt-Out. You can choose to have no PIP medical if you have Medicare Parts A & B and again, if you meet other eligibility criteria.

"State Farm understands how overwhelming this process can be for drivers," says State Farm Area Vice President Alec Hagan. "Sitting down with an agent and actually having a conversation will make a difference in being able to make an informed decision."