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Title: Insurance Requirements for Helmetless Motorcyclists
Introduced by: Cheryl Farmer, MD, for the Washtenaw County Delegation
Original Author: Cheryl Farmer, MD
Referred to: Reference Committee D
House Action: **APPROVE**

Whereas, Governor Snyder repealed the 46-year old universal helmet requirement for motorcyclists by signing into law Public Act (PA) 98 of 2012, and

Whereas, since the repeal, there has been a 24 percent to 27 percent decline in helmet use among riders in crashes and a 14 percent increase in head injuries, and

Whereas, the relative risk of lethal head injury among motorcyclists not wearing a helmet is up to twice that of those who wear one, and

Whereas, the cost of medical care for motorcyclists not wearing a helmet who survive their accident averages about \$28,000, which is 32 percent higher than the cost of medical care for those who wear a helmet, and

Whereas, PA 98 of 2012 currently requires motorcyclists not wearing helmets to carry \$20,000 in insurance coverage, an amount that does not cover their possible medical costs; therefore be it

RESOLVED: That MSMS advocate that the Michigan Legislature commission an up-to-date study to determine the actual costs of medical care for motorcyclists not wearing helmets, as compared to those who wear helmets, and the number and/or percentage of motorcyclists not wearing helmets who are insured in compliance with Public Act 98 of 2012; and be it further

RESOLVED: That MSMS advocate that the Michigan Legislature appoint a task force to assess the need to raise the health insurance requirements under Public Act 98 of 2012 for motorcyclists not wearing helmets based on their actual costs of medical care in comparison to motorcyclists wearing helmets and impose sufficient fines on under- and un-insured motorcyclists in order to ensure that Michigan taxpayers aren't shouldering an undue burden.

WAYS AND MEANS COMMITTEE FISCAL NOTE: NONE

Sources:
1. <http://ajph.aphapublications.org/doi/full/10.2105/AJPH.2016.303525>
2. http://journals.lww.com/jtrauma/Fulltext/2010/11000/An_Evidence_Based_Review__Helmet_Efficacy_to.12.aspx
3. <http://www.freep.com/story/money/cars/2016/09/07/michigan-motorcycle-helmet-deaths/89963636/>
4. <https://www.ncbi.nlm.nih.gov/pubmed/19597455> <https://www.cdc.gov/motorvehiclesafety/calculator/factsheet/mchelmet.html>
<http://www.iihs.org/iihs/topics/t/motorcycles/fatalityfacts/motorcycles>