

**Position Paper on
Auto Accident Claims Coverage – Personal Injury Protection (PIP) by Florida
Society of Physical Medicine and Rehabilitation**

BACKGROUND & ISSUE OVERVIEW

The Florida Society of Physical Medicine and Rehabilitation is one of the 47 member societies of the American Academy of Physical Medicine and Rehabilitation. Physical Medicine and Rehabilitation (PMR) is one of the recognized specialties of the American Board of Medical Specialties. PMR specialists are well trained in the evaluation and management of musculoskeletal injuries.

Personal Injury Protection or PIP provides medical expense coverage if the driver or another individual covered under the policy is injured in an automobile accident. It is often called no-fault coverage because it pays medical expenses no matter who has caused the accident. PIP coverage pays hospitals, doctors, trauma centers and other medical providers directly for treatment of injuries from automobile accidents. In 2003, the Legislature repealed Florida's Motor Vehicle No-Fault law to take effect October 1, 2007, unless reenacted by the Legislature during the 2006 Regular Session. However the reenactment did not take place. The implication of letting the PIP no fault law disappear is that legitimately injured individuals may not have health insurance whatsoever preventing access to medical care. It is apparent that there has been a great deal of abuse in the current PIP system, and anti fraud measures must be put in place.

CURRENT STATUS

The legislature could still save the no-fault system (PIP) in the session which has just begun. If proposals are rejected, then the No-Fault law will sunset by October 1, 2007, and PIP will no longer be a mandatory coverage.

ORGANIZATIONS THAT SUPPORT THE CHANGE

The driving force behind this issue appears to be State Farm and a few large auto insurers.

ORGANIZATIONS THAT OPPOSE THE CHANGE

Florida Medical Association

Florida Orthopedic and ER Physicians

POSITION

The majority of injuries sustained in automobile accidents is mostly non surgical trauma. Current PIP coverage for these types of injuries is adequate and meets the needs of the majority. The FSPMR supports continuing mandatory PIP coverage.

The society is very much aware that fraud and abuse is prevalent in PIP cases. It is our recommendation that a system be put in place to minimize fraud and abuse. We strongly urge that only appropriate health care professionals provide treatment to these types of patients.