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## **Protect good sense: keep state's helmet law**

**New legislation would lift the requirement for some motorcyclists to wear helmets in Michigan. File photo by JOEL PAGE—Associated Press**

Term limits have turned Michigan's Legislature into a revolving door, but one thing hasn't changed: perennial efforts, fueled by a small but vocal and effective minority of misguided motorcyclists, to repeal Michigan's law requiring riders to wear helmets.

Repealing the helmet law was a bad idea two years ago, when former Gov. Jennifer Granholm vetoed the legislation, and it is a bad idea today.

Helmet regulations remain an important and appropriate tool to promote public safety, despite appealing libertarian arguments to the contrary. Yes, helmet laws limit personal choice, but there are ample precedents for doing just that to save lives and limbs, including speed limits and seat belt laws.

Nor are helmets protecting riders from horrific head injuries simply a matter of personal choice. All of us end up paying -- directly or indirectly through public assistance and higher insurance and medical costs -- for injuries that can easily cost millions of dollars to treat.

Michigan is the nation's only state to provide unlimited medical coverage for crash victims, requiring lifetime benefits for all reasonable and necessary care. Motorcyclists account for 5% of what is paid out of the Michigan Catastrophic Claims Association, even though they make up 2% of the assessment, according to the Insurance Institute of Michigan. Since 1978, the MCCA, funded by a statewide surcharge on all auto insurance policies, paid \$421 million for 885 motorcycle claims -- and those are only claims that exceeded the MCCA threshold, currently at \$480,000.

House Bill 4008, introduced by Rep. Richard LeBlanc, D-Westland, allowing riders 21 and older to ride without a helmet, would do practically nothing to curtail those costs to the public. It would effectively require bare-headed riders to carry \$20,000 in medical insurance. Given today's costs to treat serious head and other injuries, \$20,000 is pocket change. The average motorcycle claim paid from the MCCA is roughly \$475,000. A bill repealing the helmet law (SB291) has also been introduced in the state Senate.

The evidence is clear and compelling: States enacting helmet laws report dramatic decreases in fatalities. If that doesn't bring legislators to their senses, a just-released poll by AAA Michigan should. The statewide poll, conducted this month, found that 81% of likely voters support mandatory helmets.

Politicians should take a cue from their constituents and maintain Michigan's sensible law requiring motorcycle riders to wear them.