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**Date:** September 27, 2011

**To:** Hon. Rick Jones, Senator and Chairman  
Senate Judiciary Committee

**Testimony  
Senate Bill 321**

This bill would forbid no-fault insurance providers to reimburse injured parties for the cost of medical marihuana, as a personal protection insurance benefit. It would also prevent the no-fault provider from paying for the injured party's use of medical marihuana for injuries suffered while alighting from the automobile, or perhaps even a pedestrian, bicyclist or skateboarder, among others with qualifying conditions provided for within the Michigan Medical Marihuana Act. And, whereas the no-fault insurance company may continue to provide for narcotics and other pharmaceuticals to address these very same injuries, marihuana would be strictly prohibited. In fact, MCL 500.3107 provides for any products needed for rehabilitation, there is no specific definition of what these products are or are not. This bill would single out one particular remedy for exclusion.

This bill would place the legislature squarely between the injured party and his doctor when claiming a personal injury protection payment. CPU asserts that the legislature would inappropriately interfere with a doctor/patient relationship by passing this bill. It would also deny equal access to a legal medical remedy for injured persons who choose to exercise their no-fault personal injury protection insurance coverage for medical marihuana.

And, finally, the cost of medical marihuana, compared to pharmaceuticals that are routinely prescribed for similar purposes, can be much lower. This begs a question about cost containment in health care: Do we support cost containment or not?

**CPU urges your no votes on Senate Bill 321.**