



[Auto Casualty](#)

# Three States Look at Legislation for Auto Personal Injury Protection

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**[Brian Allen](#)**

VP of Government Affairs, Enlyte Pharmacy Solutions

Florida, Hawaii and New Jersey are considering changes to their auto insurance personal injury protection laws.

Other important topics on state legislatures' agendas this year include: [opioids](#), [drug formularies](#), [directed care](#), [medical and recreational marijuana](#) and [workers' compensation reform](#).

## Florida

- HB 301 states that if an insurer has provided notice that it may limit reimbursement based on the fee schedule, deductibles would be limited to 100% of the authorized fee schedule amount.

## Hawaii

- HB 1233 would increase the PIP limit from \$10,000 to \$25,000 and add an option to purchase up to \$75,000.

## New Jersey

- AB 4812 eliminates tiered medical benefits and changes to \$250,000 PIP limit from a cap to a required limit.

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Without question, 2019 is shaping up to be a very interesting and active year on the legislative and regulatory fronts. Our government affairs team is actively engaged on critical issues around the country. As these legislative and regulatory initiatives advance, we will keep you posted on their progress and any pertinent changes as they

occur.

If you have any questions or information about legislative and regulatory issues, please contact Brian Allen, Vice President of Government Affairs at [Brian.Allen@mitchell.com](mailto:Brian.Allen@mitchell.com) or at 801.903.5754.



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