

**ACTION ALERT - WRITE NOW - SENATE INTRODUCES HEALTH INSURANCE BILL FOR MOTORCYCLISTS!**

TELL YOUR SENATORS YOU WANT THEIR SUPPORT ON THIS ISSUE!

U.S. Senator Susan Collins (R-ME) recently introduced S. 577, "The HIPAA Recreational Injury Technical Correction Act." Last Congress, the full Senate unanimously passed similar legislation. S. 577 aims at ending health care discrimination for individuals participating in legal transportation and recreational activities-activities like motorcycling, snowmobiling, horseback riding, skiing and all-terrain vehicle riding. This legislation addresses a loophole caused by a Department of Health and Human Services' rule making it possible for health care benefits to be denied to those who are injured while participating in these activities. "What many people don't know until it's too late, is that currently health insurance providers are legally permitted to deny benefits for injuries sustained while participating in certain recreational or transportation activities such as motorcycling, snowmobiling, skiing, and horseback riding," said Collins. "This policy is unfair, and I am working with my colleagues to change it." Collins was joined by Senator Feingold (D-WI) in introducing the Senate legislation. "From riding Harley Davidson motorcycles to visiting the Snowmobile Hall of Fame in St. Germain, these activities are part of Wisconsin's heritage and economy," Feingold said. "It simply doesn't make sense to exclude those participating in these activities from health care benefits." On August 21, 1996 an important opportunity arose when President Clinton signed the Health Insurance Portability and Accountability Act (HIPAA), prohibiting employers from denying health care coverage based on a worker's pre-existing medical conditions or participation in legal activities. In 2001, the Health Care Finance Administration released the final rules that would govern the law. The rules recognize that employers cannot refuse health care coverage to an employee on the basis of their participation in a recognized recreational activity. However, the benefits can be denied for injuries sustained in connection with those activities. Essentially, the regulation grants equal status to motorcyclists without any substantive benefits. "Because of this loophole, someone who participates in motorcycling or snowmobiling could be denied health care coverage, while someone who is injured while drinking and driving a car would be protected," Senator Feingold said. "It is time that Congress corrected this so that those who are abiding by the law are not discriminated against." The AMA is urging all motorcyclists to notify their Senators and tell them to co-sponsor and support S.577, "The HIPAA Recreational Injury Technical Correction Act."

Take Action

1 Compose Message

Message Recipients:

• Your U.S. Senators

Delivery Method:

Email

Printed Letter

Subject:

Issue Area:

Editable text:

(edit or add your own text - 8623 characters left)

I live, ride and work in your state and I am urging you to support motorcyclists by co-sponsoring S. 577, "The HIPAA Recreational Injury Technical Correction Act." U.S. Senator Susan Collins

(R-ME) and Senator Russ Feingold (D-WI) introduced similar legislation last Congress, which unanimously passed the full Senate in 2004. The legislation aims at ending health care discrimination for individuals participating in legal transportation and recreational activities- activities like motorcycling, snowmobiling, horseback riding, skiing and all-terrain vehicle riding. This legislation addresses a loophole caused by a Department of Health and Human Services' rule under the 1996 Health Insurance Portability and Accountability Act (HIPAA) which made it possible for health care coverage to be denied to those who are injured while participating in the above activities. These new regulations state that an employer may not refuse health care coverage to an employee on the basis of participation in certain activities, but if the employee is injured while participating in these activities, health care benefits may be denied. Essentially, the regulation grants equal status to motorcyclists without any substantive benefits. This legislation will fix the loophole for people like me in your state! Please cosponsor and support S. 577!

Thank you.

Tip: Cutting-and-pasting? Save as [plain text](#) first.

Your Closing:

Your Name: