



SB1813 Ketron / HB1768 Sargent

Premium Theft: Responsible hardworking Tennesseans who protect themselves and their families will be harmed by this bill.

- **The bill, supported by State Farm insurance company, is trying to overturn the 150-year-old rule collateral source rule: the person who caused the harm does not get the benefit of the injured person protecting themselves.**
 - The rule holds accountable the person who caused someone else harm. The rule prohibits the admission of evidence regarding a plaintiff's damages that may be compensated from an outside source.

- **Premium Theft: The bill would take the health insurance benefits bought by victims and give them to the people who hurt them.**
 - Health insurance benefits include discounts at hospitals and doctors' offices.
 - The law today: the victim gets the health insurance discount they paid for, and the wrongdoer gets no credit for it.
 - The bill: the wrongdoer gets the health insurance discount that the victim paid for.
 - If you become paralyzed by a drunk driver, who should get the benefit of your responsible decision to pay for health insurance every month?
 - You or the drunk driver?

- **Passing this bill will harm responsible Tennesseans.**
 - Tennesseans who pay for the best health insurance would receive the least amount of money in a lawsuit.
 - Tennesseans who do not pay for health insurance at all would receive the most amount of money in a lawsuit.
 - Who would receive the worst results in lawsuits under this bill?
 - Military service members and their families
 - Veterans who receive healthcare through the VA
 - Rural Tennesseans who pay for helicopter ambulance insurance
 - Working Tennesseans with group healthcare plans through work
 - Individuals who buy the best health insurance coverage for their families
 - Retirees on Medicare
 - Who would receive the best results in lawsuits under this bill?
 - People who don't have any health insurance
 - people who cause accidents.
 - car insurance companies.