



## NHTSA to Examine Human Engagement with Driving Automation Systems



The NHTSA has proposed a research initiative to gather information from the public as part of a multi-year effort aimed at comprehending human interactions with driving automation systems (DAS). The research focuses on understanding safety challenges where some vehicles have DAS and others do not. The research involves human subjects testing in a driving simulator, aiming to evaluate how drivers interact with DAS, particularly in situations where automation behaves differently from human drivers. The project will assess interactions by examining driving performance measures, understanding through questionnaires, trust in automation, and risk-taking behavior.

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## Study: States Most Dangerous for Drivers in 2024



Auto accidents stand out as one of the primary causes of fatalities among both adults and children. Interestingly, the risk of being involved in a fatal car crash varies across states.

In 2023, Montana, South Carolina, and New Mexico emerged as the top three most hazardous states for drivers, while New Jersey, Nebraska, and Maine secured positions as the safest states for drivers. Kansas ranked in as the 10th safest state for drivers according to the study. Forbes Adviser conducted an analysis using crucial metrics from the National Highway Traffic Safety Administration (NHTSA), encompassing factors like the number of fatal car accidents, percentage of fatalities attributed to negligent driving, and percent change of fatal accidents.

Click the button below to learn more about the study, statistics, and results.

[LEARN MORE](#)

## UPCOMING EVENTS

02/02/24  
**BRUCE LUTY JAZZ FESTIVAL**  
HUTCHINSON, KS



02/13/24  
**INTERNATIONAL PANCAKE DAY FEST**  
LIBERAL, KS

02/17/24  
**CCRC RENO ROUND UP**  
HUTCHINSON, KS



02/19/24  
**KS BLACK LEGISLATIVE DAY**  
TOPEKA, KS



02/20/24  
**DILLON LECTURE SERIES**  
HUTCHINSON, KS

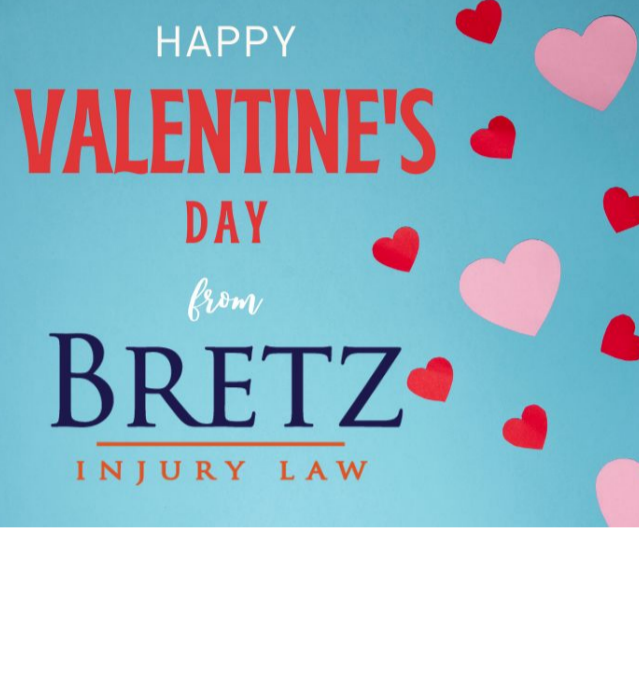


**BRETZ** INJURY LAW

## What's going on?

There is plenty to do in Kansas! Click the button below for more events in your area.

[EVENTS NEAR ME](#)



## Super Bowl Sunday - Designate a Sober Driver

With Super Bowl LVIII approaching, the U.S. Department of Transportation's National Highway Traffic Safety Administration (NHTSA) and Bretz Injury Law are partnering to emphasize the importance of preventing drunk driving. The message is clear: Fans Don't Let Fans Drive Drunk. Whether hosting or attending a Super Bowl party on February 11, 2024, planning for a designated driver and offering non-alcoholic options is crucial. Remember, fans don't let fans drive drunk or impaired.



## Matt's Monthly Minute

This month's "monthly minute" covers PIP or "No Fault" insurance coverage, how it is used to pay bills in the event of an accident, and what to do after PIP is exhausted.

Many states around the country require automobile insurance policies to have a kind of coverage called "Personal Injury Protection" (PIP) or "No Fault." PIP insurance pays a portion of the initial medical bills, rehabilitation bills, lost wages and essential services arising from a motor vehicle wreck. Each state which requires PIP insurance sets certain minimums for this coverage. The minimum may be as low as \$4,500.00 for initial medical bills and as low as \$900.00 per month for the initial lost wages. Other states have higher requirements. Many insurance policies offer higher amounts of coverage for a small additional premium.

PIP insurance also may provide payment for essential services, rehabilitation expenses, funeral and burial benefits, and other things. Insurance companies often do not tell the people they insure about these other coverages. "Essential services" coverage reimburses you for expenses which you incur in hiring someone else to do things for you while you are recovering from your injuries and are unable to do those things for yourself. This may include a variety of services such as mowing the lawn, shoveling snow, cleaning the house, driving to appointments, and other things which you normally would do but are unable to do as a result of your injuries.

To present a claim for essential services you must keep track of a number of things: restrictions from your doctors, who you hired to do the work, the amount paid for the work, etc. Keep track of this information by getting a receipt book and asking the person who does the work for you to fill out what service was provided, when it was provided, and the amount of the charge or payment. The receipts or invoices for essential services then need to be presented to the PIP carrier for payment to the provider or reimbursement to you.

PIP insurance has limits for what it will pay. If your bills go over the available PIP limit for medical bills and rehabilitation bills, you will need to get a "PIP exhaust" letter from your PIP carrier. The PIP exhaust letter will simply state that PIP has paid its limit and that remaining or future bills should be turned over to health insurance. After getting the PIP exhaust letter, provide a copy of the letter to each of your medical providers. The medical providers will, in turn, submit the rest of your bills to your health insurance company.

For those who do not have PIP coverage, or who have PIP coverage which has been exhausted, the medical bills should be submitted to your health insurance company. Health insurance should pay the balance of your bills. You will, however, have to pay the co-pay or deductible under your policy unless your health insurance policy has a provision waiving the co-pay or deductible in the event that the medical treatment was provided as a result of a wreck. For this and other reasons, you should be absolutely clear with your doctor about the wreck causing the injuries and the need for treatment. This should be discussed with the scheduling person when you schedule the doctor's visit, should be written on the patient health history intake questionnaire, and should be discussed with the nurse, and should be discussed with the doctor. Be clear and consistent about the wreck and injuries. Absolutely do not exaggerate or minimize the injuries.

Some health insurance companies have an exclusion in their policies or plan language and refuse to pay for medical treatment arising from a wreck where they believe that someone else was at fault in causing the injury. This type of exclusion is not found in most health insurance policies, but is frequently found in health "plans." Unlike traditional health insurance policies, these plans are self-funded by employers. If you have a health insurance policy or health plan which has this kind of exclusion, it may be possible to negotiate with them to obtain payment of medical bills while you are getting treatment in exchange for an agreement to reimburse them at the time that your case is eventually settled.

Navigating PIP and health insurance can be confusing, but we're here to help. If you have any legal questions or questions about your insurance policy, call us today. Our experienced team is ready to help answer your questions and ensure your medical bills are paid, lost wages are recovered, and your future is secured.

- Matthew L. Bretz

## Community News

### Hutchinson Racetrack Secured for Another Racing Season

The Kansas State Fair board has reversed its decision to demolish a century-old racetrack, securing a one-year license agreement for the racetrack's survival. Despite rejecting a proposal for the Hutch Nationals in 2024, the racetrack will host numerous races, with a tentative schedule of nine events, including a historic two-day USAC Silver Crown Series in July 2024. [Read more here.](#)



### Study Ranks Kansas Among Top States for Drivers

WalletHub's 2024 report names Kansas the third-best state for drivers, citing a significant year-over-year decrease in the traffic fatality rate and well-maintained roads. The study considers various metrics, including gas prices, congestion, and road quality. [Read more here.](#)



### Sedgwick County Gears Up for First Presidential Preference Primary in Over Three Decades

Sedgwick County is preparing for its first presidential preference primary in Kansas since 1992, set for March 19. Election Commissioner Laura Rainwater is urging voter participation, emphasizing the need for around 800 election workers. Unaffiliated voters can participate by declaring a party on this day. [Read more here.](#)



## Birthdays & Anniversaries

### Jamie Bounds - Paralegal

Jamie is in for a double celebration this month. Help us celebrate both Jamie's 1-year anniversary with Bretz Injury Law and her birthday, which falls on the 25th. Happy Birthday and congrats on the anniversary, Jamie!



### Stephen Brubaker - Brand Manager

Stephen's birthday is just around the corner, and this month marks a particularly special occasion for him. Born on February 29th, Stephen only gets to celebrate his actual birthday every four years. Happy birthday, Stephen!



## January Giveaway Winners



### Fitness Essentials Giveaway

**Winner: Kari Crawford**  
Kari won a Fitbit Inspire 2 fitness tracker, Stanley IceFlow water bottle, adidas duffel bag, Eufy smart scale, and JBL Vibe Buds!



### Heated Mug Giveaway

**Winner: Veneta Chapin**  
Veneta won a 10 ounce heated ember mug, 50 count K-Cup variety pack, and a K-Cup carousel organizer!



### Spa Day Giveaway

**Winner: Janie Zotti**  
Janie won a towel warmer, bath caddy, bath gift set, shower steamer set, face mask set, and wireless eye massager!



### Monster Jam Ticket Giveaway

**Winner: Shelly Satterfield**  
Shelly won four tickets to Monster Jam at INTRUST Bank Arena and a \$25 gift card!

Giveaways are posted Mondays on the Bretz Injury Law Facebook page. Visit [www.facebook.com/bretzinjurylaw](https://www.facebook.com/bretzinjurylaw) to enter for your chance to win!

## Featured Recipe: Flourless Chocolate Cake

### Ingredients:

- ¾ cup white sugar
- ½ cup water
- ½ teaspoon salt
- 18 (1 ounce) squares bittersweet chocolate
- 1 cup unsalted butter
- 6 large eggs

### Directions:

Preheat the oven to 300 degrees F (150 degrees C). Grease a 10-inch round cake pan; set aside.

Combine sugar, water, and salt in a small saucepan over medium heat. Stir until completely dissolved; set aside.

Melt bittersweet chocolate in a microwave-safe glass or ceramic bowl in 15-second intervals, stirring after each interval, 1 to 3 minutes. Pour chocolate into the bowl of an electric mixer.

Cut butter into pieces; beat butter, one piece at a time, into chocolate until combined. Beat in hot sugar water. Slowly beat in eggs, one at a time.

Pour batter into the prepared cake pan. Have a pan larger than the cake pan ready; put the cake pan in the larger pan and fill the larger pan with boiling water halfway up the sides of the cake pan.

Bake cake in the water bath in the preheated oven for 45 minutes. The center will still look wet. Place cake in the refrigerator until thoroughly chilled, 8 hours to overnight.

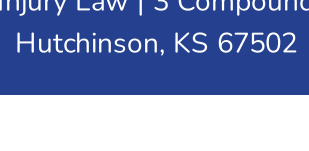
To unmold, dip the bottom of the cake pan in hot water for 10 seconds and invert onto a serving platter.

For more fun valentines day recipes, click [here](#).

[Full Recipe](#)



Questions? Email the editor at [stephen@bretzinjurylaw.com](mailto:stephen@bretzinjurylaw.com).



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