

# News For Thought

COAST TO COAST BIKER NEWS  
Compiled & Edited by Bill Bush,  
National Coalition of Motorcyclists



**U.S. Senate Approves Bill to End Health Insurance Discrimination:** Legislation aimed at closing a discriminatory loophole in medical insurance has passed the U.S. Senate and will now go to the House of Representatives for consideration. S.423, entitled Health Care Parity for Legal Transportation, was authored by Senators Susan Collins (R-ME) and Russ Feingold (D-WI). The measure would prohibit insurers from denying health care benefits to insureds who are injured while participating in so-called "risky activities" such as riding motorcycles, ATVs, horseback riding, snowmobiling, skiing or other legal recreational or transportation activities.

"Americans who enjoy recreational or transportation activities such as riding motorcycles should have the right to the same health insurance protection whether they are injured on their bike or in their home," said co-author Sen. Collins.


Congress had passed the Health Insurance Portability and Accountability Act (HIPAA) back in 1996, which prohibits companies from denying access to employer-sponsored health insurance for motorcyclists and others, but federal regulators created a loophole that allows insurers to deny benefits to those injured as a result of their participation in certain activities. In other words, your employer is required to provide you with health care insurance, but your health insurance company is not required to provide medical benefits!

On November 21, 2004, the United States Senate acted to close this loophole before adjourning from session. S.423 will now be considered before the House, where a companion bill, HR 1749 was introduced by Representatives Scott McCinnis (R-CO) and Ted Strickland (D-OH).

The National Coalition of Motorcyclists encourages all concerned riders and Motorcyclists' Rights Organizations to contact their Congressional representatives and urge them to support S.423 to end these discriminatory health care practices.

**"Smart Helmet Gives Motorcyclists a Heads Up:** A "smart" helmet has been invented that tells the wearer how fast they are traveling, what gear the motorcycle is in and whether turn signal indicators are on. The new device, inspired by the Heads-Up Display technology used by fighter pilots, flashes information onto a small digital screen inside the helmet.

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Piers Tucker, a 24-year-old industrial designer from Leeds, England, who invented the helmet in an effort to promote road safety, claims that the screen - which is within the rider's peripheral vision - will allow motorcyclists to monitor their speed without taking their eyes off the road.

"I designed this helmet to save lives," he said. "When you are riding a motorcycle at a fast

speed, it is difficult to concentrate on the displays on the dashboard and the roads at the same time." The helmet calculates the rider's precise speed by utilizing satellite global positioning data (GPS), while information about the indicators and gears is sent to the helmet by radio transmitters. Tucker, who is not a motorcyclist himself, claims that if the helmet proves popular with riders, dashboard dials could disappear from motorcycles altogether. "It takes about 0.25 seconds to look down, focus on a speedometer and refocus on the road again. This doesn't sound like much but it can make the difference between life and death."

Ian Mutch, of the Motorcycle Action Group (MAG-UK), which campaigns on safety issues and is a member group of the International Coalition of Motorcyclists (ICOM), said that it would be cheaper and safer if motorcyclists simply rode at slower speeds. "Bikers who want avoid accidents should take greater care, but an illuminated screen could be a distraction in itself," he said.

## Biker's Handbook

We are asking for supporters for TMRA2 (Texas Motorcycle Rights Association) and MRO's (Motorcycle Rights Organization) nationwide. By becoming a supporter we will post your business on our Supporters pages of this site. You will also be listed in the paperback handbook (depending on which option you purchase) being published in April 2005. The paperback handbook can be easily carried with you on your bike for easy state by state reference. Just open the handbook to the state you are visiting for biker laws, what is on the Legislative floor, a map of the state and a list of biker friendly establishments (restaurants, clubs, insurance, real estate & lodging). We have personally worked with hotels/motels for special biker rates. More info will be posted here soon. [www.mrvnonline.org](http://www.mrvnonline.org)

Ducati "Monster" Doomed? The "Monster Garage" cable television series, Monster.com, Disney's "Monsters, Inc." the "Monsters of the Midway" Chicago Bears' nickname, and a host of other enterprises that use the word "monster" have found themselves named in lawsuits and trademark infringement claims filed by Monster Cable Products, Inc.

Even the Monster Seats above Fenway Park's left field wall have been targeted in what Monster Cable officials say is an aggressive legal strategy to protect the firm's good name. "We have an obligation to protect our trademark; otherwise we'd lose it," said Monster Cable founder Noel Lee, reports the San Francisco Chronicle.

The cable mogul is preparing for a trial against the Discovery Channel over their popular "Monster Garage" series starring custom bike builder Jesse James, because the show uses images of "provocative women" and an iron cross logo that could tarnish Monster Cable's image.

**Min-Motorcycles "Dangerous Gifts"** Lots of kids are asking Santa for a new bike this Holiday season, but before you park a pocket bike under your Christmas tree you should know that they're not a recommended toy for your tot. Just in time for the holidays, WATCH has released its annual "Most Dangerous Toys" list for 2004. World Against Toys Causing Harm, Inc., or WATCH, has published the worst-toys list since 1968 to educate the public about the dangers of certain toys, and Pocket Rockets top this year's roll of most dangerous toys.

In fact, Consumer Reports magazine calls the mini-motorcycles the most dangerous holiday gift you can buy

this year. They may look cool, and they're a hot seller this Christmas season, but Consumer Reports engineers found the faster they go the less stable the bikes feel. "At 20 miles-per-hour, it's hard to hold a straight course. And once you put on the brakes, it takes 20 feet to come to a stop," reports the top consumer magazine, "Making tight turns is another problem, as they don't have a very large turning radius...as a result, you have to pick the bike up and turn it around."

You're not supposed to ride mini-motorcycles on the road, adds the report, but people

do. And compared to other vehicles, these bikes sit very low to the ground. That makes them tough to spot from a car or truck. Bottom line: Consumer Reports, says they're too dangerous to give as holiday gifts.

Their advice: If your teen wants a mini motorcycle for the holidays, try talking about electric scooters instead. They're fast and fun, too, but lower to the ground and safer.

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