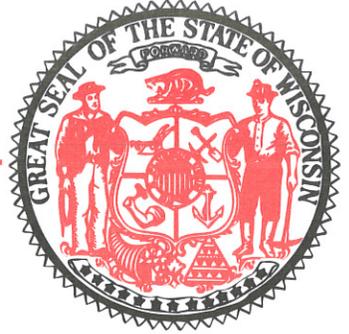


FRED A. RISSER

Wisconsin State Senator



February 4, 2014

Dear Chairman Petrowski and Members of the Committee on Transportation,

Thank you for holding a public hearing on Senate Bill 480. This legislation would alter the driver's license renewal process for drivers over the age of 75.

Nineteen other states have accelerated renewal periods for older drivers and thirteen states require vision or road tests once drivers reach a certain age. Currently, Wisconsin provides for neither.

Current law provides that most operators' licenses issued by the Department of Transportation be renewed every eight years regardless of the driver's age. At each renewal, the driver is subject only to an eyesight exam.

SB 480 would require drivers 75 years old and older to renew their licenses every four years and pass an eye exam at each renewal.

This bill would allow drivers 75 years old and older to submit medical information proving satisfactory eyesight every other renewal cycle, effectually maintaining the 8-year cycle of visiting the DMV.

The intent of SB 480 is to make our highways safer. This legislation addresses the concern over the driving abilities of older drivers. According to NCSL and the Insurance Information Institute, per-mile-traveled crash rates increase for drivers age 75 and older and those crashes are more likely to be fatal. With this bill, the DMV could help determine if someone's driving skills are poor before a crash occurs.

SB 480 also provides a legal framework for a discussion to take place within families with older drivers who may not be fit to drive. It is an important discussion to have and could result in older drivers voluntarily giving up their licenses and choosing not to renew.

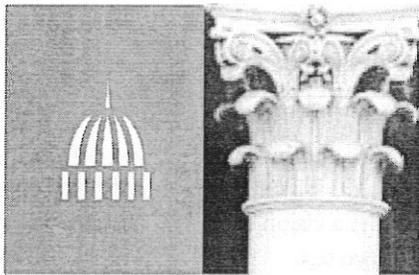
Attached to my testimony is information and statistics on the safety of older drivers from NCSL and the Insurance Information Institute.

Thank you and I am happy to answer any questions the committee may have.

Most sincerely,


Fred A. Risser
Wisconsin State Senator

FAR:cj



Older Drivers

By Melissa Savage

Almost 31 million U.S. drivers are age 65 and older.

Most older drivers are safe drivers.

In 2009, some states considered legislation regarding senior driver insurance and licensing.

Approximately 31 million licensed U.S. drivers are age 65 and older—a 19 percent increase since 1997, according to the Centers for Disease Control and Prevention. This number will continue to rise as baby boomers age. The ability to drive guarantees a level of mobility; it allows drivers of all ages to go to work, the grocery store and important medical appointments and to visit friends and family. Unfortunately, nearly 500 older adults are injured in motor vehicle crashes every day.

In 2008, 5,569 people over age 65 died in motor vehicle crashes, and 183,000 older people were injured. Older drivers have low rates of police-reported crashes per capita, but per-mile-traveled crash rates continue to increase for drivers age 75 and older. For the most part, older drivers are safe drivers. They are more likely to wear their seat belts and less likely to drive drunk. They tend to travel fewer annual miles than other age groups and usually do so during the day. They also use familiar roads, usually in urban areas where more crashes occur.

Balancing the mobility and quality of life for older drivers with their ability to safely operate a car has been debated in many state legislatures over the years. Some argue that restricting driving to a specific age is not good policy, since the ability to drive safely does not automatically deteriorate for all drivers at a certain age. Others believe additional testing and oversight will help ensure that only the safest drivers are on the streets. Some states have passed legislation requiring additional testing, while other states rely on medical review boards or medical advisory boards to help the driver licensing agency recognize and identify drivers who should not operate a vehicle.

State Action In 2009, 13 states and the District of Columbia debated legislation about insuring and licensing senior drivers. Arkansas appropriated funds to the University of Arkansas Institute on Aging to purchase a driving simulator that will be used to conduct memory and reflex tests and to train older drivers in defensive driving. A bill under consideration in the Massachusetts legislature would require drivers over age 85 to take vision and road tests before a license can be reissued. North Carolina considered a similar measure, but it failed in committee.

Most state laws relating to older drivers address renewal periods and vision testing requirements. Illinois and New Hampshire require road tests for all renewal applicants age 75 and older. Renewal applicants age 70 and older in the District of Columbia must take a vision test and bring a letter from their doctor certifying their ability to operate a vehicle. A reaction test also may be required if deemed necessary.

In Colorado, driver's licenses are valid for 10 years unless the applicant is age 61 or older—in that case, the applicant must reapply every five years. In Illinois, drivers between the ages of 81 and 86

must reapply every two years; all other licenses are valid for four years. At age 87, annual renewal is required.

Ten states—Colorado, Florida, Georgia, Maine, Maryland, New Hampshire, Oregon, South Carolina, Utah and Texas—and the District of Columbia require vision testing for older drivers. These requirements vary. In Maryland, renewal applicants age 40 and older must take a vision exam every five years at renewal. In Virginia, drivers age 80 and older must pass an eye test.

“Driver rehabilitation specialists” have emerged to help older drivers adapt vehicles to meet their physical needs. Older drivers can install steering adaptations, such as zero effort steering or electronic aids such as keyless ignition. In 2009, Indiana considered and passed a law to regulate dealers who sell or install vehicle adaptive equipment.

Many safety groups acknowledge that improved road design could help older drivers remain safe. Improvements to signs, signals, lights and left turn lanes can help reduce crashes for everyone, but especially for drivers over age 65.

Some states use medical advisory boards or medical review boards within the driver licensing authority. These boards consist of medical professionals—including physicians and psychologists—and representatives from the state licensing agency. In some states, the boards help guide department of motor vehicle policy regarding medical fitness for all drivers, including older drivers. Some medical conditions covered include epilepsy, sleep apnea and diabetes or any condition that might cause the driver to lose consciousness. The professionals help determine licensing procedures that strike a balance between safety and mobility. Another board function is to conduct hearings regarding specific drivers to help the agency determine which drivers should be allowed to continue to drive and which should not.

In September 2009, the National Highway Traffic Safety Administration and the American Association of Motor Vehicle Administrators published a report—*Driver Fitness Medical Guidelines*—to help state licensing agencies make decisions about individual drivers’ medical fitness to operate a motor vehicle. The report provides information about specific medical conditions and their potential effects on a person’s ability to safely operate a motor vehicle. The report also includes a sample medical fitness exam that driver licensing agencies can use to assess applicants. The form, designed to be completed by the applicant’s personal physician, covers hearing, eyesight, neurological conditions, heart disease, respiratory conditions, diabetes, psychiatric conditions, substance abuse issues and an inventory of current prescriptions. The physician is asked to complete the form by checking boxes to indicate the severity of the condition and treatments the patient is undergoing. (For a copy of the report, see the NHTSA Older Driver website, www.nhtsa.dot.gov/portal/site/nhtsa/menuitem.31176b9b03647a189ca8e410dba046a0/.)

Contact for More Information

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Ten states require vision tests for older drivers.

A new report provides driver fitness guidelines for state licensing agencies.



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Older Drivers

THE TOPIC

JUNE 2013

Older drivers have higher rates of fatal crashes, based on miles driven, than any other group except young drivers, according to the Insurance Institute for Highway Safety. The high death rate is due in large part to their frailty. Older people are less likely to survive an injury than younger people. According to the National Highway Traffic Safety Administration, <http://www.nhtsa.dot.gov>, 35 million licensed drivers were age 65 and older in the United States in 2011. By 2020 there will be more than 40 million drivers on the road in this age group. NHTSA says 5,401 people age 65 and older were killed in traffic crashes in 2011. This represents 17 percent of all Americans killed on the road. In addition, 185,000 older individuals were injured in traffic crashes in 2011.

There is a growing need to help older drivers sharpen their skills as well as recognize their changing abilities and adapt their driving practices appropriately. Insurers have partnered with state and local governments, and groups such as AARP, to create programs designed to address these needs. In addition, an increasing number of states routinely attempt to identify, assess and regulate older drivers with diminishing abilities who cannot or will not voluntarily modify their driving habits.

KEY STATISTICS

- In 2011, 5,401 people age 65 and older were killed and 185,000 were injured in traffic crashes.
- In 2011 older drivers accounted for 17 percent of all traffic fatalities.
- Older drivers involved in fatal crashes had the lowest proportion of blood alcohol concentration (BAC) of 0.08 percent or higher of any group of adult drivers, 6 percent in 2011. Twenty-one percent of all drivers involved in fatal crashes had a BAC of 0.08 percent or above, according to NHTSA.
- In 2011, there were 35 million licensed older drivers (age 65 and over).
- In 2011, 77 percent of traffic fatalities involving older drivers happened during the day. Sixty-seven percent involved another vehicle.

RECENT DEVELOPMENTS

- The Highway Loss Data Institute released a report in November 2012 on older drivers that concluded that this group is getting larger but that this development will not result in an increase in overall collision claims rates. This is due in part to the fact that the number of older drivers will still remain small and any growth will be offset by a decline in the number of drivers under the age of 30, who have the highest claim rates of any group.
- At least two insurers have adopted computer-based training programs for older drivers, which are designed to improve drivers' useful field of vision—the visual area over which information can be extracted at a single glance. Studies have shown that drivers who have a limited useful field of vision are twice as likely to experience a crash. Although the range of the useful field of vision declines with age, research shows that it can be improved with brain training. In fact, specific training lasting only 10 hours has been shown to produce impressive reductions in driving risk and crashes.
- The following chart shows how often states require older motorists to renew their drivers licenses. Accelerated or shortened renewal frequencies are listed along with the age that motorists must comply with them. According to the Insurance Institute for Highway Safety (<http://www.iihs.org/>), 28 states and the District of Columbia require older drivers to renew their drivers licenses more often than the rest of the state's residents. The chart also lists the states that require older motorists to pass particular tests and the age at which they must comply, states that require doctors to report serious medical problems and states that prohibit older drivers from renewing licenses by mail. In addition, many states encourage doctors to report people whom they consider unsafe drivers due to medical problems to the department of motor vehicles, and provide immunity from civil action if the report is made in good faith (See "Physician's Guide to Assessing and Counseling Older Drivers", American Medical Association, <http://www.ama-assn.org/>.)

STATE DRIVERS LICENSE RENEWAL LAWS INCLUDING REQUIREMENTS FOR OLDER DRIVERS

(As of April 2013)

State	Length of regular renewal cycle (years)	Renewal for older drivers		Require older drivers to pass tests		Require doctors to report medical conditions (1)	Age limits on mail or electronic renewal
		Length (years)	Age	Age	Type of test		
Alabama	4						
Alaska	5						69
Arizona	none before age 65	5	65	65	vision (2)		70
Arkansas	4						
California	5					X (3)	70
Colorado	10	5	61				66
Connecticut	4 or 6						65
Delaware	8					X	
D.C.	8			70	vision, medical		
Florida	8	6	80	80	vision		
Georgia	5 or 8	5	60	64	vision	X	
Hawaii	8	2	72				
Idaho	4	4	63				
Illinois	4	2	81 (4)	75	road		
Indiana	6	3	75 (4)				75
Iowa	5	2	70				
Kansas	6	4	65				
Kentucky	4						
Louisiana	4						70
Maine	6	4	65	40 and 62	vision		
Maryland	8			40	vision		
Massachusetts	5						75
Michigan	4						
Minnesota	4						
Mississippi	4 or 8						
Missouri	6	3	70 (4)				
Montana	8	4	75				
Nebraska	5						72
Nevada	4			70	medical (2)	X	
New Hampshire	5						
New Jersey	4					X	
New Mexico	4 or 8	4	67 (4)				
New York	8						
North Carolina	8	5	66				
North Dakota	6	4	78				
Ohio	4						
Oklahoma	4						
Oregon	8			50	vision	X	
Pennsylvania	4					X	
Rhode Island	5	2	75				
South Carolina	10	5	65	65	vision		
South Dakota	5						
Tennessee	5						
Texas	6	2	85				79
Utah	5			65	vision	X	
Vermont	4						
Virginia	8			80	vision		

State	Length of regular renewal cycle (years)	Renewal for older drivers		Require older drivers to pass tests		Require doctors to report medical conditions (1)	Age limits on mail or electronic renewal
		Length (years)	Age	Age	Type of test		
Washington	5						
West Virginia	5					X	
Wisconsin	8						
Wyoming	4						

- (1) Physicians must report physical conditions that might impair driving skills.
- (2) If renewing by mail.
- (3) Specifically requires doctors to report a diagnosis of dementia.
- (4) These states have special renewal requirements for other age groups. Illinois (1 year for drivers 87 and older); Indiana (2 years for drivers 85 and older); Missouri (age 21 and younger); and New Mexico (1 year for drivers 75 and older).

Note: Specific requirements vary by state; contact state department of motor vehicles for more information.

Source: Insurance Institute for Highway Safety.

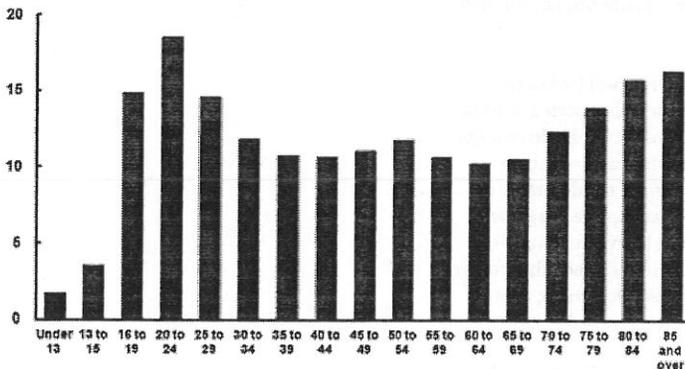
INVOLVEMENT OF THE OLDER POPULATION IN TRAFFIC FATALITIES, 2002 AND 2011

	2002			2011			Percent change, 2002-2011	
	Total	Age 65+	Age 65+ percent of total	Total	Age 65+	Age 65+ percent of total	Total	Age 65+
Population (000)	287,625	35,522	12.4%	311,592	41,394	13.3%	8%	17%
Drivers involved in fatal crashes	58,113	6,323	10.9	43,668	5,469	12.5	-25	-14
Driver fatalities	26,659	3,984	14.9	20,753	3,402	16.4	-22	-15
Total traffic fatalities	43,005	6,680	15.5	32,367	5,401	16.7	-25	-19
Occupant fatalities	37,375	5,541	14.8	27,060	4,417	16.3	-28	-20
Pedestrian fatalities	4,851	1,064	21.9	4,432	845	19.1	-9	-21

Source: U.S. Department of Transportation, National Highway Traffic Safety Administration.

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MOTOR VEHICLE DEATHS PER 100,000 PERSONS BY AGE, 2011



Source: Insurance Institute for Highway Safety.

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DRIVERS IN MOTOR VEHICLE CRASHES BY AGE, 2011

Age group	Number of licensed drivers	Percent of total	Drivers in fatal crashes	Involvement rate (1)	Drivers in all crashes	Involvement rate (1)

Age group	Number of licensed drivers	Percent of total	Drivers in fatal crashes	Involvement rate (1)	Drivers in all crashes	Involvement rate (1)
Under 16	361,046	0.2%	115	NA	16,000	NA
16 to 20	12,280,859	5.8	4,292	34.95	1,219,000	9,923
21 to 24	14,265,636	6.7	4,465	31.30	1,050,000	7,361
25 to 34	36,892,373	17.4	8,517	23.09	1,944,000	5,269
35 to 44	36,938,903	17.4	7,058	19.11	1,734,000	4,695
45 to 54	41,172,350	19.4	7,493	18.20	1,501,000	3,645
55 to 64	35,397,534	16.7	5,542	15.66	1,106,000	3,123
65 to 74	20,511,896	9.7	2,947	14.37	506,000	2,465
Over 74	14,054,051	6.6	2,522	17.95	314,000	2,234
Total	211,874,649	100.0%	43,668 (2)	20.61	9,390,000 (2)	4,432

(1) Per 100,000 licensed drivers.

(2) Includes drivers of unknown age.

NA=Not applicable.

Source: U.S. Department of Transportation, National Highway Traffic Safety Administration; Federal Highway Administration.

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BACKGROUND

The Insurance Institute for Highway Safety says that older drivers are keeping their licenses longer and driving more miles than ever before. The high fatality rates of this age group reflect the fact that older drivers are more easily injured than younger people and are more apt to have medical complications and die of those injuries. According to the Governors Highway Safety Administration, impairments in three key areas—vision, cognition and motor function—are responsible for higher crash rates for older drivers. Vision declines with age; cognition, which includes memory and attention, can be impacted by medical problems such as dementia and medication side effects; and motor function suffers as flexibility declines due to diseases such as arthritis.

Licensing Requirements and Restrictions: Some states restrict driving activities for people with certain medical conditions or after a serious accident or traffic violation. Depending on their ability, older drivers may be limited to driving during daylight hours or on nonfreeway types of roads. In most states restrictions such as these can be placed on anyone's drivers' license, regardless of age, if his or her medical condition warrants it.

Nine states require doctors to report any dangerous medical conditions that can impair a patient's driving. Although this requirement covers drivers of all ages and a variety of medical conditions, at least one state—California—specifically requires doctors to report a diagnosis of dementia, which is a common symptom of Alzheimer's disease. The importance of such requirements was highlighted by a study of accidents in Sweden and Finland, which found that one-third of drivers age 65 to 90 who were killed in crashes had brain lesions commonly found in Alzheimer's patients, and another 20 percent had lesions that may indicate an early form of the disease.

Some 15 states currently require older drivers to take vision tests at license renewal (see chart). According to University of Baltimore and the Johns Hopkins University research reported in 1995, in the 38 states that mandated vision tests for license renewals at the time of the study, drivers age 70 or older were involved in 17.2 fatal accidents per 100,000 older drivers. In states where no testing was required, the ratio was 18.7 fatal crashes. Researchers characterized the difference as small but significant, especially since the number of 70 and older drivers was expected to grow substantially. A handful of states mandate other testing for older drivers at license renewal. For instance, in Illinois and New Hampshire drivers over age 75 must take a road test when they renew their license. Eight states mandate that older drivers must renew their licenses in person; ages at which this takes effect vary from 65 years of age to 79.

Insurance Discounts: According to the National Association of Insurance Commissioners, by August 2011, 31 states and the District of Columbia mandated premium discounts for older adults. All but two of these states (Massachusetts and North Carolina) require older drivers (usually age 55 and over) to complete an approved accident prevention course. In addition, ten states mandate discounts to all drivers (including older drivers) who take defensive driving or other drivers' education courses. In general the state mandated discounts apply to the liability coverages because they are most relevant. However, the regulations vary by state. For instance in Massachusetts the older adult discount applies to all coverages for drivers over the age of 65.

In addition, some insurance companies offer discounts in the states in which they do business for

drivers who complete defensive driving or other approved courses, including discounts for seniors who take AARP courses.

National websites of interest include:

- AARP - <http://www.aarp.org>
- FHWA Older Drivers – http://safety.fhwa.dot.gov/older_users/#facts
- NHTSA Older Driver – <http://www.nhtsa.gov/people/injury/olddrive/>
- AAA Foundation for Safety – <http://www.aaafoundation.org/home>
- Insurance Institute for Highway Safety, License Renewal Procedures – <http://www.iihs.org/laws/olderdrivers.aspx>
- American Medical Association – <http://www.ama-assn.org/>
- ITNAmerica: Dignified transportation for seniors – <http://www.itnamerica.org/>

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When Should Seniors Hang Up The Car Keys?

by PATTI NEIGHMOND

October 08, 2012 3:06 AM

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Morning Edition

4 min 9 sec

*Martin Novak/iStockphoto.com*

With a growing population of baby boomers, officials are bracing for a surge in senior drivers. Statistics tell us that accidents increase after the age of 65, and fatal accidents are more likely after the age of 75.

Canada requires physicians to report any concern about a patient's ability to drive, and they are being paid every time they warn a patient. But there's no such requirement here in the U.S. While some seniors opt for public transportation, others stick to the roads. So, often it's up to family members to help seniors decide when it's time to give up the car keys.

Some families are already grappling with such decisions.

Comedian Dan Nainan travels across the country — and the world —

telling tales that keep the laughs coming. Nainan is a funny guy, but there was nothing funny about what happened this year to his dad, who's 82. "One day I got a call, and he was in a parking lot. I guess he had accelerated into a brick wall and totaled his car," recalls Nainan.

Motor vehicle authorities took Dad's license away, but it wasn't so straightforward with Nainan's mother. If he hadn't decided to get in the car and see how she was driving, he wouldn't have known. "She was having trouble tracking, staying straight. But what scared me — she passed our house twice and did not turn in," he says

She was having trouble staying in her lane. Then she tried a U-turn. It was a disaster.

"That's when I decided that if she were to drive, she'd kill herself or somebody else, or both. And being a good son, I didn't want that to happen," he says. Nainan succeeded in having his mother's license taken away. He's relieved too that now his parents have a caregiver who drives them around.

Bunni Dybnis, a social worker at the Los Angeles-based geriatric care service LivHome, says this is typically how older drivers decide to give up the car keys: Their child or grandchild intervenes. "I could probably say it's 99.99 percent not the older adult saying, 'I want to stop driving; help me,' " says Dybnis, because giving up driving feels like giving up one's independence.

Dybnis has seen many very stubborn older drivers, which is why it's so important for children to be aware and notice changes in driving behavior, she says. For starters, inspect the car.

"You look at the car for dents; traffic tickets; get a call from the hairdresser that they've been to every week, and all of a sudden they didn't show up and you find out they got lost getting there," says Dybnis.

Minor fender benders, traffic citations and forgetting where you're going can all signal cognitive decline. Then there's the true test, says Dybnis. Would you let your parent or grandparent drive you or your children?

"I see older children say, 'My mother drives only to the hairdresser or market, and that's fine, but I would never let my children drive with her,

and I'm even afraid to drive with her,' " says Dybnis. "Gee, not willing to risk your own life or your children's, but maybe somebody else and your parents? That's a huge red flag."

If that's the case, it might be time to suggest a driving evaluation by a doctor, rehab clinic or geriatric care service. Vision and hearing can be examined, and they can test reflexes and memory. Some problems can be easily remedied, like removing cataracts or adding hearing aids. But others are more serious and often mean it's time to stop driving.

Some physicians are attuned to the unfortunate position this puts families and caregivers in. Dr. Marian Betz, an ER doctor at the University of Colorado hospital in Denver, has developed a tool she hopes could make the conversation about driving easier: an advance driving directive. Like an advance health care directive, it would designate a trustworthy individual to start the conversation about driving when driving becomes hazardous.

"Let's say Dad's memory is going and he probably shouldn't be on the road anymore. If he had written down that he trusted his oldest son to help him make the decision, it would make it easier for the son to say, 'Dad, look, you told me to take away the keys,' " Betz says.

And when that happens, says Dybnis, be prepared to replace it with something. Offer to do the driving yourself. Hire a caregiver or a neighbor who needs a little extra cash. The point, of course, is not to leave your loved one stuck or isolated.

driving **aging**

older

Spinal Surgery Company To Give Tissue Proceeds To Charity

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For Families Of Medicare Recipients, Insurance Choices Are Tricky

About