

TO: Utah State Senators

February 24, 2026

**Dear State Senators,**

As a nonpartisan consumer advocacy group that fights for consumer choice and innovative legal reforms, we write to you today with concerns about a bill currently under consideration in your chamber.

Though [SB 211](#) is framed as a narrow procedural matter, the consequences of this bill for Utah consumers, businesses, and the integrity of the civil justice system are anything but narrow.

SB 211 would remove defendants' ability to present collateral source evidence in civil proceedings—including proof that medical costs were already covered by insurance or directly by businesses themselves. The practical effect is to transform civil courts into engines of inflated liability claims, and in doing so, impose a hidden tax on every Utah consumer.

These are not abstract industries — they are the restaurants, hotels, amusement parks, rideshare apps, and venues Utah's working families use daily. These sectors are already frequent targets of litigation.

Eliminating the collateral source defense will further embolden plaintiffs' attorneys to pursue inflated claims, safe in the knowledge that defendants cannot rebut exaggerated damage figures with evidence of coverage or prior payment. Lawsuit costs do not disappear when the gavel falls. They are absorbed into higher prices, reduced services, and fewer market entrants, all paid for by ordinary consumers.

Utah does not need to experiment blindly — other states have already charted this course. Florida's landmark 2023 liability reform, HB 837, [required plaintiffs](#) to submit actual medical costs paid—not inflated billing figures—in civil proceedings.

The results were immediate and consumer-friendly: auto insurance rates dropped, civil litigation fell by double digits year over year, and ten new insurers entered the property insurance market, increasing competition and choice for Florida families. Georgia's SB 68 similarly [capped non-economic damages](#) and tethered medical awards to "reasonable and necessary" amounts. South Carolina has pursued similar measures.

These reforms reflect a straightforward principle: a civil justice system that serves victims should accurately reflect actual harm, not the ambitions of plaintiff attorneys seeking maximum payouts.

Every consumer pays the cost of unjustified litigation, whether they know it or not. SB 211 moves Utah in exactly the opposite direction from these proven reforms.

We urge the Legislature to reconsider SB 211 and protect Utah consumers from the predictable consequences of unchecked liability lawfare.

Thank you for your attention to this matter,

Yaël Ossowski

Deputy Director

**Consumer Choice Center**

[yael@consumerchoicecenter.org](mailto:yael@consumerchoicecenter.org)