

How Does The New Michigan No-Fault Law Affect My Health Care Coverage Through the Trust?

2020

The change to Michigan's no-fault auto insurance system—set to take effect in July 2020—allows Michigan drivers to get a first-ever choice in the amount of medical benefits that they buy with auto insurance. The current no-fault system requires all drivers to buy potentially unlimited, lifetime medical benefits.



Starting July 1,

Michigan drivers may be putting themselves at risk if they opt out of PIP coverage to lower their auto insurance premiums.

Before changing your insurance make sure you know what coverage may be impacted so you can make an informed decision about what is right for you. It's important to note that the services covered under PIP are above and beyond what is covered by your health coverage.

PIP Coverage through your Auto Insurance

Premium included in auto insurance, no additional cost share required:

- No maximum limit
- 3 years of lost wages: 85% or up to \$5,398/month whichever is smaller
- Attendant care in the home or a facility (bathing, dressing, help using the toilet, transportation, activities of daily living)
- Home modifications (ramps, wider doors, elevators, etc.)
- Medical services and medication (inpatient & outpatient)
 - o Surgical services
 - o Rehabilitation cost (physical therapy)
 - o Diagnostic services (X-rays, MRIs, CT scans)
 - o Ambulatory services
- Funeral and burial expenses in the case of death
- Medical mileage: transport to and from medical appointments
- \$20/day in replacement services (housekeeping, snow shoveling, lawn maintenance)
- Doctors' visits
- Hospitalization
- Psychotherapy
- Vehicle modifications (wheelchair accessible, etc.)
- Medical equipment (wheelchairs, IVs, walkers, canes, crutches, prosthetics, artificial limbs, etc.)

Trust Health Care Coverage*

Monthly contribution may be required for Trust health plans.

- Subject to plan rules, limits, exclusions, and cost-sharing, if any apply
- No lost wages
- No attendant care
- No home modifications
- Medical services and medication with applicable cost sharing
 - o Surgical services with applicable cost sharing
 - o Rehabilitation with applicable cost sharing
 - o Diagnostic services (X-rays, MRIs, CT scans)
- No funeral and burial expenses
- No replacement services
- Doctor's visits with applicable cost sharing
- Hospitalization with applicable cost sharing
- Physical therapy with applicable cost sharing
- Psychotherapy with applicable cost sharing
- No vehicle modifications
- Medical equipment with applicable cost sharing

*The Michigan no-fault auto reform does not affect your health care coverage under the Trust. Benefits under the Trust have not changed due to this law. Any services indicated above that are not covered have not been covered under the plan prior to the new law. For full details of what is covered under your plan, refer to your Plan Documents.

RESOURCES

To get additional information related to Michigan's new No-Fault Auto Insurance Law:



Call your auto insurance company agent



Contact the State of Michigan's Department of Insurance and Financial Services



Online: visit
michigan.gov/autoinsurance



Talk to a person: call toll-free
at 833-ASK-DIFS (275-3437)



Email questions:
autoinsurance@michigan.gov