

CARE AND REHABILITATION NEEDS	AUTO NO-FAULT UNLIMITED PIP	TRADITIONAL MEDICARE	MEDICAID	COMMERCIAL HEALTH INSURANCE (PPO)*	COMMERCIAL HEALTH INSURANCE (HMO)*
Post-Acute Residential Treatment Programs	Lifetime Coverage – 24/7 as long as needed and prescribed	Not covered	Room and Board – Not covered at Adult Foster Care (AFC) or assisted living facilities. Must meet Level of Care (LOC) determination requirements for specific Medicaid programs.	Not covered	Not covered
Skilled Nursing Facility	Lifetime Coverage – 24/7 as long as needed and prescribed	Limited – Up to 100 days; Full coverage first 20 days, then co-pay of \$204.00/day. 101 days and beyond – you pay all costs.	Must meet Level of Care (LOC) determination requirement to be in skilled nursing facility	Limited – prior authorization required	Limited in network only – prior authorization required
Long-term Care/Custodial Care	Lifetime Coverage – 24/7 as long as needed and prescribed	Not covered	Yes – if the person: a) meets the financial requirements to get Medicaid***, and meets the level of care determination (LOCD) requirement	Not covered	Not covered
Case Management Service (a collaborative multi-step process of care coordination for people with complex health conditions to promote patient safety, quality of care and cost effective outcomes)	Lifetime Coverage	Not covered – only if a person has 2 or more serious chronic conditions that last more than a year.	Limited	Limited	Limited in network only
Attendant Care (assistance with care, supervision, and cueing)	Lifetime Coverage – 24/7 as long as needed and prescribed	Limited – (home health aide services 2-3 times weekly for 4 hours if receiving another Medicare skilled service)	Limited – must meet program criteria medically and financially	Limited – prior authorization required	Limited in network only – prior authorization required
Guardianship or Conservators	Lifetime Coverage	Not covered	Guardianship \$83/month – (Conservatorship doesn't apply since estates cannot exceed \$2,000)	Not covered	Not covered
Transportation Services (to and from medical appointments)	Lifetime Coverage	Not covered	Limited – must meet program criteria	Not covered	Not covered
Occupational, Physical, Speech and other Outpatient Therapies (Patients with severe brain and spinal cord injuries may need therapies for months or even years)	Lifetime Coverage	Limited – Will cover 80%-additional review may be required.	Limited – difficult to locate facilities who accept Medicaid	Limited	Limited in network only – prior authorization required
Durable Medical Equipment (walkers, wheelchairs, hospital beds, lifts etc.)	Lifetime Coverage	Limited – Will cover 80%	Limited – difficult to locate facilities who accept Medicaid	Limited – prior authorization required	Limited in network only – prior authorization required
Massage Therapy	Lifetime Coverage	Not covered	Not covered	Not covered	Not covered
Home Modifications to ensure accessibility	Lifetime Coverage	Limited	Limited	Limited – prior authorization required	Limited in network only – prior authorization required
Vehicle Modifications (accommodate wheel chairs, hand controls, etc.)	Lifetime Coverage	Not covered	Limited	Not covered	Not covered
Specialty Assistive Devices (computers, assistive electronics, communication devices, fitness equipment)	Lifetime Coverage	Limited	Not covered	Limited – prior authorization required	Limited in network only
Deductibles & Coinsurance Payment	No Co-pays , can be subject to onetime auto insurance deductible.	Yearly deductibles and Co-pays	Yes, Co-pays	Annual deductibles & coinsurance	Annual deductibles & coinsurance



AUTO NO-FAULT INSURANCE UNLIMITED/LIFETIME PIP MEDICAL COVERAGE VS MEDICARE, MEDICAID, TYPICAL COMMERCIAL HEALTH INSURANCE PPO & HMO PLAN COVERAGES

UNDERSTANDING YOUR CHOICES UNDER MICHIGAN'S AUTO INSURANCE LAW – THE FACTS!

In 2019, dramatic changes were made to the Michigan auto insurance law. Policyholders are now faced with a number of choices in Personal Injury Protection coverage (PIP), that if selected, could have devastating consequences should they, or their loved ones, suffer serious injury in an auto crash.

The table on the opposite side identifies how the care and rehabilitation needs of a vehicle crash survivor are covered under Michigan's auto no-fault unlimited/lifetime PIP coverage vs Medicare, Medicaid, and "typical" qualified health insurance coverage. Before you consider these options, it is critical to understand what benefits would likely be needed should you or your loved ones be severely injured in a crash but may not be available if you opt for coverage under Medicare, Medicaid, or under health insurance plans.

MEDICARE CONSIDERATIONS

Seniors have the option to completely opt-out from no-fault PIP benefits if they satisfy the following two conditions:

- 1) the person is covered under Parts A and B of Medicare; and
 - 2) the person's spouse and any resident relative has Medicare, "qualified health coverage," or has no-fault PIP coverage under a separate policy.
- Seniors who select this option are not entitled to coverage through the Assigned Claims Plan (ACP) when injured as an occupant of a motor vehicle but are likely entitled to ACP coverage when injured as a non-occupant or pedestrian, and there is no other insurer from which to recover PIP benefits. ACP medical benefits are capped at \$250,000.
 - Care options may be limited since not all specialists participate with Medicare.
 - Seniors are more likely to have previous medical conditions such as Parkinson's Disease, stroke, osteoporosis, diabetes, arthritis, and heart disease that may complicate and lengthen the recovery process from an auto accident.
 - If the senior received a settlement from an accident claim, Medicare is entitled to recover the cost of any medical expenses paid to the claimant.

MEDICAID CONSIDERATIONS

Those on Medicaid have the option to purchase \$50,000 of Personal Injury Protection (PIP) coverage. This option is only available if:

- 1) the named insured is enrolled in Medicaid, and
 - 2) any spouse and resident-relatives of the named insured are also covered under Medicaid, covered under a qualified health insurance plan, or have PIP coverage under a separate auto insurance policy.
- Medicaid qualification requires spending down assets below \$2,000.
 - Care options may be limited since not all specialists participate with Medicaid.
 - Coverage is dependent on medical conditions, meeting criteria, and other involved payors. This qualification process can be complicated and lengthy.

QUALIFIED HEALTH INSURANCE CONSIDERATIONS

Policyholders have the option to purchase \$250,000 of PIP auto insurance coverage or be excluded from purchasing PIP coverage altogether if:

- 1) that person, his or her spouse, or resident relatives have other health and accident coverage that extends to auto-related injuries; and
 - 2) the health insurance plan annual deductible is \$6,000 or less per individual, and the plan does not exclude or limit coverage for auto accidents.
- The health plans of many large companies and institutions in Michigan do not provide coverage for injuries resulting from a vehicle crash. **To confirm that your health insurance coverage meets the requirements under the no-fault law, ask for documentation from your health insurer.**
 - Auto No-fault Insurance is **occurrence-based coverage**, meaning if you had coverage in place on the day of the crash, you have coverage for life for reasonable expenses as a result of that accident. You do not have to pay premiums ever again to maintain coverage. Health insurance on the other hand is based on the **coverage when the claim is made** – the coverage in place on the days you seek healthcare. If you lose your job, you must pay COBRA to keep coverage or buy health coverage on the marketplace. If you are severely injured due to a crash and cannot afford to keep up your monthly premium payments, you will no longer have coverage for accident-related expenses.
 - *If anyone covered by the policy loses qualified health coverage, they must notify their insurer within 30 days of the loss of coverage.*

OTHER CONSIDERATIONS

- If you drive a company vehicle, be sure to understand your coverage – it may be limited. If you are involved in a crash driving a company vehicle you are subject to the coverage the employer purchased – even if you personally purchased Unlimited PIP coverage.
- Suing the at-fault driver for medical bills when your own coverage is inadequate is not a good plan. You can only recover your losses and expenses if it is proven that the other driver was at fault. Furthermore, the at-fault driver may not have inadequate insurance coverage or lack the assets to cover your medical bills and attorneys take a percentage of the recovery.
 - Approximately 30% of crashes don't involve another vehicle (weather, deer dart outs or poor road conditions) – there is no one to sue.



ON AVERAGE A PERSON IS INJURED EVERY

7 MINUTES AND 29 SECONDS IN A TRAFFIC CRASH ON MICHIGAN ROADS.



SHOP YOUR POLICY

COALITION PROTECTING AUTO NO-FAULT