



Michigan Catholic Conference Medical Plan & Michigan No-Fault Auto Insurance

Michigan's no-fault auto insurance reforms will go into effect on July 2, 2020. Rather than requiring drivers to carry unlimited amount of personal injury protection (PIP), the new law allows drivers to choose their level of PIP coverage depending on their circumstance.

What are the new Person Injury Protection (PIP) medical coverage options?

The new PIP medical coverage options for auto insurance coverage in Michigan are:

- Unlimited PIP coverage
- \$500,000 limit per person per accident
- \$250,000 limit per person per accident
- \$250,000 limit per person per accident with PIP medical exclusion(s): Exclusion is available for a named insured with non-Medicare health coverage that covers auto accident injuries and/or for household members if they have health insurance that will cover auto accident injuries.
- \$50,000 limit per person per accident; only available to named insured enrolled in Medicaid. All other household member must have qualified health coverage or must be covered under another auto policy with PIP medical coverage.
- Opt-out of PIP coverage entirely; named insured **MUST** be enrolled in both Medicare Parts A and B. All other household member must have qualified health coverage or must be covered under another auto policy with PIP medical coverage.

When will the new options be available?

The new options are available for policies renewing after July 1, 2020.

What is Qualified Health Coverage?

Qualified Health Coverage (QHC) means either coverage under Medicare Parts A and B or, other health plan that does not exclude or limit coverage for injuries related to motor vehicle accidents; and has an annual deductible of \$6,000 or less per individual.

Are the Michigan Catholic Conference (MCC) health plans considered Qualified Health Coverage?

Yes, the MCC health plans are QHC as they do not exclude or limit coverage for injuries related to motor vehicle accidents.

Are Medicaid and health care sharing ministries considered qualified health coverage?

No, Medicaid or health care sharing ministries are not QHC?

Do the MCC Health Plan cover non-medical expenses such as housing modifications or lost wages?

No, the MCC health plans do not cover non-medical expenses. Michigan No-Fault Personal Injury Protection (PIP) coverage pays for more than medical expenses – including things like attendant care, housing modifications, lost wages, etc.

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Who should I speak with for more information on the new auto-insurance options?

You should discuss PIP coverage and other related auto coverage with your auto insurance carrier or agent.

My agent has requested a letter of Qualified Health Coverage. Where can I get one?

Please contact the MCC Benefits Team if you would like a letter verifying you have Qualified Health Coverage with the MCC health plan. The Benefits Team may be reached at Benefits@micatholic.org or by calling 800-395-5565.

Does my MCC Health Plan or my no-fault auto insurance pay first on medical claims resulting from an auto accident?

Your MCC health plan pays primary for yourself and covered family members on medical claims resulting from an auto accident.