



What are the levels of PIP Medical coverage available?

Michigan Department of Insurance and Financial Services Quick Facts

Personal Injury Protection (PIP) medical coverage is coverage under an auto insurance policy issued in Michigan that pays allowable expenses for medical care, recovery, rehabilitation, and some funeral expenses if policyholders are in an auto accident. For the first time in many years, drivers will be able to choose a coverage level appropriate for their needs and budget.

There are six PIP medical coverage levels available to Michigan drivers after July 1, 2020. Each limit represents the most a driver's auto insurance company will pay per person per accident for an injured person's expenses under PIP medical coverage.

1. Unlimited coverage
2. Up to \$500,000 in coverage
3. Up to \$250,000 in coverage
4. Up to \$250,000 in coverage 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.
5. Up to \$50,000 in coverage
Available if the named insured is enrolled in Medicaid and their household members have another auto insurance policy or health insurance that will cover auto accident injuries.
6. PIP medical opt-out
Available if the named insured has Medicare (Parts A and B). Any of their household members must have another auto insurance policy or health insurance that will cover auto accident injuries.

If no PIP medical option is chosen by the insured, the unlimited PIP medical option will be provided by default.

For more information about the new law, shopping for insurance, or how to file a complaint, contact the Department of Insurance and Financial Services:

www.michigan.gov/autoinsurance

E-mail: autoinsurance@michigan.gov

Toll Free: 833-ASK-DIFS (275-3437)