



What is Qualified Health Coverage for PIP Medical?

Michigan Department of Insurance and Financial Services Quick Facts

Personal Injury Protection (PIP) medical coverage pays allowable expenses for medical care if you are in an auto accident. Under Michigan's new auto insurance law, drivers will be able to choose a coverage level appropriate for their needs and budget.

Three of the available options require that drivers and/or any spouse and resident relatives have **qualified health coverage**.

Qualified health coverage means either coverage under both Medicare Parts A and B, or health and accident coverage that does not exclude or limit coverage for injuries related to auto accidents and has an annual individual deductible of \$6,000 or less.

The Director of the Department of Insurance and Financial Services has issued guidance urging health insurers to develop a document that indicates whether a person's coverage is "qualified health coverage" for purposes of auto insurance. This guidance also requested the document be separate from any documents regarding coordination of benefits to avoid confusion.

Proof of qualified health coverage should include the full names and dates of birth of all individuals covered under the policy or plan, and a statement as to whether the coverage provided constitutes "qualified health coverage" or that the coverage does not exclude coverage for motor vehicle accidents and has an annual deductible of \$6,000.00 or less per covered individual.

Medicaid and health care sharing ministries are examples of programs not considered qualified health coverage. Consult your health insurer with any questions you may have regarding your coverage or to request proof of qualified health coverage.

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)