



Who can opt out of PIP?

Michigan Department of Insurance and Financial Services Quick Facts

Personal Injury Protection (PIP) will pay all reasonable and necessary medical expenses for your lifetime up to the maximum coverage amount selected in the affected policy. However, under certain circumstances, drivers may choose to opt out of PIP medical entirely. If drivers choose to opt out of PIP medical, they will not be charged a premium for PIP medical coverage.

There are two conditions that must be met for an individual to opt out of PIP medical coverage.

- The named insured must have **BOTH Parts A and B of Medicare**, and
- All other household members must have **qualified health coverage** or must be covered under another auto policy with PIP medical coverage.

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

Drivers opting out of PIP medical are required to provide their auto insurer with evidence showing that all household members meet the eligibility requirements for this coverage option.

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)