

**STATE OF MICHIGAN
DEPARTMENT OF INSURANCE AND FINANCIAL SERVICES**

Bulletin 2021-05-INS

In the matter of:

**Qualified Health Coverage
Deductible Adjustment**

**Issued and entered
this 15th day of January 2021
by Anita G. Fox
Director**

Public Acts 21 and 22 of 2019 allow individuals who have “qualified health coverage” (QHC) to make certain choices regarding their no-fault coverage. QHC is health or accident coverage that does not exclude or limit coverage for injuries related to motor vehicle accidents, and for which any annual deductible for the coverage is \$6,000.00 or less per individual; or enrollment in Medicare Parts A and B. See MCL 500.3107d(7)(b).

On an annual basis, the Director is required to adjust the maximum deductible by the percentage change in the medical component of the Consumer Price Index for the preceding calendar year. However, the Director shall not make the adjustment unless the adjustment, or the total of the adjustment and previous unadded adjustments, is \$500.00 or more. See MCL 500.3107d(7)(b)(i)(B).

The Director has performed the requisite calculation and has determined that the \$500 threshold for adjusting the deductible has not been met. Accordingly, the maximum deductible for determining whether health or accident coverage is QHC remains \$6,000.00 for the period July 1, 2021 through June 30, 2022.

Any questions regarding this Bulletin should be directed to:

Department of Insurance and Financial Services
Office of Research, Rules, and Appeals
530 W. Allegan Street – 8th Floor
P.O. Box 30220
Lansing, Michigan 48909-7720
Toll Free: (877) 999-6442

/s/

Anita G. Fox
Director