



STATE OF MICHIGAN

DEPARTMENT OF INSURANCE AND FINANCIAL SERVICES

LANSING

GRETCHEN WHITMER  
GOVERNOR

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## Attendant Care Complaints Report

November 1, 2024

Michigan Department of Insurance and Financial Services (DIFS) is working with auto insurers to (1) expedite responses to any inquiries and complaints pertaining to access to care concerns for auto accident survivors and their families; and (2) ensure that auto insurers take responsibility for assisting policyholders with securing appropriate care. Below are statistics on calls and complaints received by DIFS about access to care concerns.

### Definitions:

**Consumer Calls and Emails** include inquiries directed to the DIFS call center, received from a legislative or Governor Whitmer’s office, or shared with DIFS by stakeholders or members of the media. DIFS contacts each consumer, usually the same day, and offers the opportunity to file a formal complaint so that DIFS may take action on their behalf.

**Formal Complaints** are cases where the consumer agrees to let DIFS take action on their behalf with the auto insurance company. When DIFS receives a complaint, insurance companies are contacted to ensure that they secure the care that the consumer is entitled to under the law and their policy. Contact with insurers typically occurs the same day or next business day after receiving a complaint. Insurers are required to reach out to the injured party within 48 hours to facilitate a resolution to any access to care concerns. Each complaint is handled on a case-by-case basis to address the specific issues brought forward by the consumer in a timely and responsive manner.

**Open Complaints** are still in process, and resolution can take time as each case is highly individualized.

**Closed Complaints** include cases where the insurer presents a plan for appropriate care that complies with state law and the terms of the consumer’s auto insurance policy. Some families may still be disappointed in the care plan if it is different from their preference or their previous care plan, but these cases are closed when medically appropriate care is in place.

### Attendant Care Complaint Statistics

Received between July 1, 2021 to November 1, 2024

Consumer Calls and Emails:	821
Formal Complaints:	132
Open Complaints:	0
Closed Complaints:	132

### For Assistance

Consumers who need assistance related to attendant care concerns should first try to work with their auto insurers, but if they cannot resolve concerns expeditiously, DIFS can help try to resolve the issues. Contact DIFS Monday through Friday from 8 a.m. to 5 p.m. at 833-ASK-DIFS (833-275-3437), or file a complaint at [Michigan.gov/DIFScomplaints](https://Michigan.gov/DIFScomplaints).