

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

**Bulletin 2021-31-INS**

**In the matter of:**

**Family-Provided Attendant Care**  
\_\_\_\_\_ /

**Issued and entered  
this 10<sup>th</sup> day of August 2021  
by Anita G. Fox  
Director**

This bulletin addresses an apparent misconception that the 2019 no-fault reforms placed a 56-hour “cap” on attendant care.

Public Act 21 of 2019 amended MCL 500.3157 to establish limits on charges and reimbursement for services provided pursuant to personal protection insurance (PIP) medical coverage.<sup>1</sup> MCL 500.3157(10) states that, for attendant care provided in an injured person’s home, an insurer is only required to pay for up to 56 hours per week of attendant care if the care is provided by: a) an individual who is related to the injured person; b) an individual who is domiciled in the household of the injured person; or c) an individual with whom the injured person had a business or social relationship before the injury. (This is sometimes referred to as “family-provided” attendant care.). For hours of attendant care in excess of 56 hours per week, the injured person may be able to enter into a contract with their insurer for more than 56 hours of “family-provided” attendant care or the care may be provided by persons other than those described above. As of the date of this bulletin, insurers representing more than 90% of the market share in Michigan have communicated their willingness to contract with their insureds for more than 56 hours of “family-provided” attendant care.

Consumers should be aware that under current law, just as under the prior law, they are entitled to as many hours of attendant care as are reasonably necessary. Consumers who are entitled to more than 56 hours of attendant care and want those hours to be “family-provided” attendant care should contact their insurer to ask about the possibility of entering into a contract for family provided attendant care in excess of 56 hours per week.

Any questions regarding this bulletin should be directed to:

Department of Insurance and Financial Services  
Office of Consumer Services  
P.O. Box 30220  
Lansing, Michigan 48909-7720  
Toll-Free: (877) 999-6442

/s/

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Anita G. Fox  
Director

<sup>1</sup> The hourly limitation is distinct from the option to purchase attendant care coverage in excess of a PIP medical coverage dollar limit. For more information on the option to purchase excess attendant care coverage, please see [Bulletin 2019-22-INS](#).