

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

Bulletin 2025-24-INS

In the matter of:

**Eligibility for Reimbursement under MCL 500.3157(4)(a),
MCL 500.3157(4)(b), MCL 500.3157(5), and MCL 500.3157(6)**

**Issued and entered
this 22nd day of October 2025
by Anita G. Fox
Director**

This bulletin supersedes Bulletin 2024-25-INS, issued November 14, 2024.

This bulletin notifies interested parties of the availability and location of updated lists of hospitals eligible for enhanced reimbursement under Sections 3157(4)(a), 3157(5), and 3157(6) of the Insurance Code (Code), MCL 500.3157(4)(a), MCL 500.3157(5), and MCL 500.3157(6).

Section 3157(4)(a) and Section 3157(5) of the Code, MCL 500.3157(4)(a) and MCL 500.3157(5), entitle hospitals to enhanced reimbursement if they have certain percentages of indigent volume as determined pursuant to the methodology used by the Michigan Department of Health and Human Services (MDHHS) in determining inpatient medical/surgical factors used in measuring eligibility for Medicaid disproportionate share payments. The "[Hospitals with Indigent Volume Entitled to Enhanced Auto Insurance Reimbursement](#)" list includes hospitals that have between 20% and 29.99%, and 30% or more, indigent volume, as of July 1, 2025, as reflected in the data provided to DIFS by MDHHS.

Section 3157(6) of the Code, MCL 500.3157(6), entitles hospitals that are Level I or II trauma centers, as verified by the American College of Surgeons Committee on Trauma (ACS COT), to enhanced reimbursement if the treatment is for an emergency medical condition and rendered before the patient is stabilized and transferred. The "[Level I or II Trauma Centers Entitled to Enhanced Auto Insurance Reimbursement](#)" list will be updated as necessary to reflect any changes in verification from ACS COT.

The above-referenced lists can be found here: <https://www.michigan.gov/autoinsurance/industry-resources>.

Section 3157(4)(b) of the Code, MCL 500.3157(4)(b), requires the Director to designate, on an annual basis, not more than two freestanding rehabilitation facilities to qualify for enhanced reimbursement under Section 3157(3) of the Code, MCL 500.3157(3). The designations set forth in Bulletin 2023-19-INS have not changed. Mary Free Bed Rehabilitation Hospital (NPI: 1730133463) and DMC Rehabilitation Institute of Michigan (NPI: 1245293117) have met the requirements for designation as freestanding rehabilitation facilities under Section 3157(4)(b) of the Code, MCL 500.3157(4)(b), and are considered to be freestanding

rehabilitation facilities eligible for enhanced reimbursement under Section 3157(3) of the Code, MCL 500.3157(3).

Any questions regarding this bulletin should be directed to:

Department of Insurance and Financial Services
Office of Appeals and Market Regulation
DIFS-OAMR@michigan.gov
530 West Allegan Street, 7th Floor
Lansing, Michigan 48933
Toll Free: (877) 999-6442

/s/

Anita G. Fox
Director