

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

Bulletin 2026-08-INS

In the matter of:

**Qualified Health Coverage
Deductible Adjustment**

**Issued and entered
this 2nd day of February 2026
by Anita G. Fox
Director**

This bulletin supersedes Bulletin 2025-06-INS, issued February 18, 2025.

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 \$500.00 threshold for adjusting the deductible has not been met¹. Accordingly, the maximum deductible for determining whether health or accident coverage is QHC remains **\$6,579.00** for the period July 1, 2026, through June 30, 2027.

Any questions regarding this bulletin should be directed to:

Department of Insurance and Financial Services
Office of General Counsel
530 West Allegan Street, 7th Floor
Lansing, Michigan 48933
Toll Free: (877) 999-6442

/s/

Anita G. Fox
Director

¹ The total adjustment, were it not for the \$500.00 threshold, would have been an increase of \$404.00.