

Michigan's New Auto Insurance Regulations FAQ

- ***What's Michigan's new auto insurance reform law?***

In May 2019, the State of Michigan passed legislation requiring all auto insurance policies to provide unlimited, lifetime Personal Injury Protection (PIP) benefits. Beginning July 2020, Michigan drivers will be able to select their preferred level of PIP Insurance – that pays for medical coverage if the driver is injured in an auto accident. After July 1, 2020, drivers will be able to choose from different levels of PIP coverage.

HAP's Responsibility

- ***How can HAP help?*** A member may be asked by their auto insurer for proof of “Qualified Health Coverage”. Upon request, HAP will provide a document listing the current names of individuals covered under their HAP/Alliance coverage and their annual deductible amount per covered individual.

- ***What's “Qualified Health Coverage” under Michigan's new no-fault law?*** “Qualified Health Coverage” is health or accident insurance that doesn't exclude or limit coverage for injuries related to auto accidents and has a deductible of \$6,000 or less per person.

Medicare: HAP will provide a document indicating if a member has coverage with HAP/Alliance and they're also enrolled in Medicare Parts A and B.

Medicaid: HAP will provide a document indicating if a member is enrolled in HAP's Medicaid plan.

- **Who does a member contact at HAP for questions concerning Qualified Health Coverage documentation?** Members should call HAP Customer Service at the number on their ID card.

What should enrollees do with the documentation from HAP? The member should provide the HAP document to their auto insurance agent to help determine the benefits and risks of the auto coverage options available.

- **Any questions about how PIP coverage works or what the PIP insurance covers that the health insurance doesn't cover:**

These questions should be referred to the member's auto insurance agent.

- **Does the State of Michigan offer resources?**

The State of Michigan has a website for Michigan's New Auto Insurance Law. The website has the latest information for insurance companies to provide implementation guidance:

https://www.michigan.gov/difs/0,5269,7-303-13047_13049_34631_95382---,00.html

Auto No-Fault Reform Quick Facts:

<https://www.michigan.gov/difs/0,5269,7-303--502964--,00.html>

The new law requires auto insurance agents and auto insurance companies give individuals a form that describes the benefits and risks of the coverage options.