Personal Injury Protection Medical Choices

(Policies issued or renewed on July 2, 2020)



Drivers must now choose a level of PIP medical coverage*

Wage loss and household replacement services are in addition to the PIP Medical limit chosen.

Unlimited Coverage

\$500,000 Coverage

(Per person,

Per accident)

\$250,000 Coverage

(Per person, Per accident)

\$50,000 Coverage for Medicaid enrollees

> (Per person, Per accident)

Health Care Exclusion

No PIP Medical Coverage for excluded Insured(s) **Medicare Opt Out**

No PIP Medical Coverage for Insureds

Michigan Catastrophic Claims Association Fee

\$100

Attendant Care Rider must be offered for coverage in excess of the PIP limits chosen

Michigan Catastrophic Claims
Association Fee

\$0

Customer must provide to the insurer a document that provides the qualified health coverage stating the names of all persons covered under the qualified health coverage.

Michigan Catastrophic Claims
Association Fee

\$0

*PIP medical coverage pays allowable expenses for medical care, recovery, rehabilitation, and some funeral expenses.

Options Based on Health Care Coverage

Health Care Exclusion No PIP Medical Coverage for excluded insured(s)

Medicare Opt Out No PIP Medical Coverage for Insureds

\$50,000 **Coverage for Medicaid enrollees**

A named Insured who wishes to exclude PIP Medical must have qualified health coverage that is not Medicare.

Any spouse or resident relative wanting to exclude must have qualified health coverage.

Named Insured has Medicare Parts A&B and spouse/resident relatives must have qualified health coverage or an auto policy

Named Insured is enrolled in Medicaid and spouse/resident relatives must have Medicaid, qualified health coverage or an auto policy.

Customer must provide to the insurer a document that provides the qualified health coverage stating the names of all persons covered under the qualified health coverage.

What is Qualified Health Coverage?

Qualified Health Coverage is defined as:

Medicare Parts A and B; or

Other health or accident coverage that does not exclude or limit coverage for injuries related to an auto accident and has an annual deductible of \$6,000 or less per individual.

Who is Responsible for Verifying Qualified Health Coverage?

It is your responsibility as the insured to verify or certify that you have qualified coverage it shall not be determined by the agent.

Still have questions? Contact your BHS Insurance agent today at 800.350.7676



