



SENIOR DRIVERS:

UNDERSTAND YOUR CHOICES UNDER THE NEW AUTO INSURANCE LAW – THE FACTS!

Under the new law, seniors are eligible to opt-out entirely from the Personal Injury Protection (PIP) medical benefits only if:

- 1) the insured is covered under Medicare Parts A and B; and
- 2) all resident relatives either have Medicare, "qualified health coverage" or are covered under another auto policy with PIP coverages.

If you choose this option you will not be entitled to any PIP medical coverage. You and your resident relatives may have to rely on other health coverages for medical expenses resulting from an auto accident. It's important to understand the benefits that may be needed after a serious auto accident that may not be provided by Medicare.

Below is a table identifying the differences between Medicare and Auto No-Fault coverages.

COVERAGE	AUTO NO-FAULT	MEDICARE
Post-Acute Care/Subacute Rehabilitation	Yes - 100% as long as needed	Limited - 100 days at 80%
Long-term Care/Custodial Care	Yes - 24/7 if needed	Not covered
Residential Treatment Programs	Yes	Not covered
Case Management Service	Yes	Not covered
Attendant Care (assistance with care, supervision, and cueing)	Yes - 24/7 as long as needed	Limited (Home Health Aide services 2 – 3 times weekly for 4 hours during acute recovery only)
Guardianship or Conservators	Yes	Not covered
Transportation Services (to and from medical appointments)	Yes	Not covered
Replacement Services (homemaker services, personal care, meal assistance etc.)	Yes - Up to 3 years \$20/day	Not covered
Physical, Speech and other Outpatient Therapies (Patients with severe brain and spinal cord injuries may need therapies for months or even years)	Yes	Limited Will cover 80% and capped at \$2040/year combined*
Occupational Therapy	Yes	Limited - Will cover 80% and capped at \$2040/year*
Durable Medical Equipment (walkers, wheelchairs etc.)	Yes	Limited - Will cover 80%
Massage Therapy	Yes	Not covered
Home Modifications to ensure accessibility	Yes	Limited
Vehicle Modifications (accommodate wheel chairs, hand controls, etc.)	Yes	Not covered
Alternative Pain Management (such as acupuncture)	Yes	Not covered
Specialty Assistive Devices (computers, assistive electronics, communication devices, fitness equipment)	Yes	Limited
Wage Loss – if senior is still working	Yes - up to 3 years	Not covered

*2019 limits according to Medicare.gov

OTHER CONSIDERATIONS:

- Care options may be limited since not all specialists participate with Medicare
- Seniors are more likely to have previous medical conditions such as Parkinson's Disease, stroke, osteoporosis, diabetes, arthritis and heart disease that may complicate and lengthen the recovery process from an auto accident
- If the senior received a settlement from an accident claim, Medicare is entitled to recover the cost of any medical expenses paid to the claimant.