



# AUTO NO-FAULT LIFETIME/UNLIMITED MEDICAL COVERAGE VS MEDICAID: UNDERSTANDING YOUR CHOICES UNDER MICHIGAN'S AMENDED AUTO INSURANCE LAW – THE FACTS!

One of the Personal Injury Protection (PIP) options available under Michigan's amended auto insurance law is a \$50,000 coverage option. This option is only available if:

- 1) the named insured is enrolled in Medicaid, **and**
- 2) any spouse **and** resident-relatives of the named insured are also covered under Medicaid, or covered under a qualified health insurance plan, or have PIP coverage under a separate auto insurance policy.

Before you consider this option, it is vital to understand what benefits are not available under Medicaid, but may be needed should you or your loved ones suffer severe injuries in a motor vehicle crash. Below is a table identifying the differences between Medicaid\*\*\* and the Lifetime/Unlimited PIP coverage.

## AUTO NO-FAULT LIFETIME/UNLIMITED PIP COVERAGE VS MEDICAID

CARE AND REHABILITATION CARE NEEDS	AUTO NO-FAULT	MEDICAID
<b>Post-Acute Care/Skilled Nursing Facility</b>	<b>Lifetime Coverage</b> - 24/7 as long as needed and prescribed	Must meet Level of Care (LOC) determination requirement to be in skilled nursing facility
<b>Long-term Care/Custodial Care</b>	<b>Lifetime Coverage</b> - 24/7 as long as needed and prescribed	<b>Yes</b> - if the person: a) meets the financial requirements to get Medicaid***, and meets the level of care determination (LOCD) requirement
<b>Residential Treatment Programs</b>	<b>Lifetime Coverage</b>	<b>Room and board - Not covered</b> (at AFC, Adult Foster Care or assisted living facilities)
<b>Case Management Service</b> (a collaborative multi-step process for care coordination for people with complex health conditions to promote patient safety, quality of care and cost effective outcomes)	<b>Lifetime Coverage</b>	<b>Limited</b>
<b>Attendant Care</b> (assistance with care, supervision, and cueing)	<b>Lifetime Coverage</b> - 24/7 as long as needed and prescribed	<b>Limited</b> - must meet program criteria medically and financially
<b>Guardianship or Conservators</b>	<b>Lifetime Coverage</b>	<b>\$83/month</b>
<b>Transportation Services</b> (to and from medical appointments)	<b>Lifetime Coverage</b>	<b>Limited</b> - must meet program criteria
<b>Occupational, Physical, Speech and other Outpatient Therapies</b> (Patients with severe brain and spinal cord injuries may need therapies for months or even years)	<b>Lifetime Coverage</b>	<b>Limited</b> - difficult to locate facilities who accept Medicaid
<b>Durable Medical Equipment</b> (walkers, wheelchairs etc.)	<b>Lifetime Coverage</b>	<b>Limited</b> - lengthy approval process
<b>Massage Therapy</b>	<b>Lifetime Coverage</b>	<b>Not covered</b>
<b>Home Modifications to ensure accessibility</b>	<b>Lifetime Coverage</b>	<b>Limited</b>
<b>Vehicle Modifications</b> (accommodate wheel chairs, hand controls, etc.)	<b>Lifetime Coverage</b>	<b>Limited</b>
<b>Alternative Pain Management</b> (such as acupuncture)	<b>Lifetime Coverage</b>	<b>Not covered</b>
<b>Specialty Assistive Devices</b> (computers, assistive electronics, communication devices, fitness equipment)	<b>Lifetime Coverage</b>	<b>Not covered</b>
<b>Co-Pays</b>	<b>No Co-pays</b>	<b>Yes Co-pays</b>

### OTHER CONSIDERATIONS:

- \*\*\*Must qualify for Medicaid, which requires spending down assets.
- Care options may be limited since not all specialists participate with Medicaid.
- Coverage is dependent on medical conditions, meeting criteria, and other involved payers. This qualification process can be complicated and lengthy.



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