

MICHIGAN AUTO INSURANCE NO-FAULT CHANGES

WHAT YOU NEED TO KNOW

- Effective July 1st, 2020
- Today, every Michigan auto insurance policy in effect includes UNLIMITED medical payment coverage for injuries related to an auto accident. This is known as Personal Injury Protection (PIP).
 - PIP covers accident related claims for the lifetime of the insured
 - PIP covers claims for hospital, surgery, physical therapy, etc...
 - It also covers items not covered by a group health plan such as:
 - Home Modifications (i.e., wheelchair ramps, door entries)
 - Vehicle Modification (i.e., lifts for entry, throttle/brake assist)
 - Attendant Care
 - Rehabilitation past the point where progress is not likely
- Beginning July 1st, 2020, you will have the options to purchase PIP coverage less than the current UNLIMITED benefit. This may reduce your auto insurance premiums.
- We recommend that you ask your auto insurance agent for guidance before reducing your PIP coverage.
- **Please note that Grand Rapids Dominican Sisters BCN health insurance plan will pay primary for auto accident related medical claims.**