

One of the Personal Injury Protection (PIP) options available under Michigan’s new 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

COVERAGE	AUTO NO-FAULT	MEDICAID
Post-Acute Care/Skilled Nursing Facility	Yes - 100% as long as needed	Must meet Level of Care (LOC) determination requirement to be in skilled nursing facility
Long-term Care/Custodial Care	Yes - 24/7 if needed	Yes - if the person: a) meets the financial requirements to get Medicaid***, and meets the level of care determination (LOCD) requirement
Residential Treatment Programs	Yes	
Case Management Service	Yes	Limited - under specific waiver programs and limited number of participating facilities
Attendant Care (assistance with care, supervision, and cueing)	Yes - 24/7 as long as needed	Limited - must meet program criteria medically and financially
Guardianship or Conservators	Yes	\$80/month
Transportation Services (to and from medical appointments)	Yes	Limited - must meet program criteria
Replacement Services (homemaker services, personal care, meal assistance etc.)	Yes - Up to 3 years \$20/day	Limited - must meet program criteria
Occupational, Physical, Speech and other Outpatient Therapies (Patients with severe brain and spinal cord injuries may need therapies for months or even years)	Yes	Limited - difficult to locate facilities who accept Medicaid
Durable Medical Equipment (walkers, wheelchairs etc.)	Yes	Limited - lengthy approval process
Massage Therapy	Yes	Not covered
Home Modifications to ensure accessibility	Yes	Limited
Vehicle Modifications (accommodate wheel chairs, hand controls, etc.)	Yes	Limited
Alternative Pain Management (such as acupuncture)	Yes	Not covered
Specialty Assistive Devices (computers, assistive electronics, communication devices, fitness equipment)	Yes	Not covered
Wage Loss	Yes - up to 3 years	Not covered

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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