

Auto Insurance Reform - PIP Coverage for Seniors

Beginning July 2, 2020 drivers will have options for Personal Injury Protection (PIP) medical expense coverage amounts.

Seniors will have the option to completely opt-out of automobile PIP medical expense coverage if:

1. The insured driver has coverage under Parts A and B of Medicare, AND
2. The insured driver's spouse and any resident relative has Medicare qualified coverage, or has PIP medical expense coverage under a separate auto insurance policy.

Please be aware that Auto Personal Injury Protection (PIP) provides much broader coverage than Medicare for expenses resulting from an auto accident.

Consider your decision to keep or opt-out of your unlimited PIP auto insurance coverage. Please review the chart below.

Coverage	MI Auto PIP	Medicare
Alternative Pain Management (such as acupuncture)	COVERED	Not covered
Attendant Care (assistance with care/supervision)	COVERED 24/7 as long as needed	Limited to home health aide services 2-3 times weekly for four hours during acute recovery only
Case Management Service	COVERED	Not covered
Durable Medical Equipment (walkers/wheelchairs/etc.)	COVERED	Covered at 80%
Guardianship or Conservators	COVERED	Not covered
Home Modifications to Ensure Accessibility	COVERED	Limited coverage
Long-Term Care/Custodial Care	COVERED 24/7 if needed	Not covered
Massage Therapy	COVERED	Not coverage
Occupational Therapy	COVERED	Limited coverage at 80% and capped at \$2,040/year
Physical, Speech, and other Outpatient Therapies	COVERED	Limited coverage at 80% and capped at \$2,040/year
Post-Acute Care/Sub-Acute Rehabilitation	COVERED 100% as long as needed	Limited coverage of 100 days at 80%
Replacement Services (homemaker services, personal care, meal assistance, etc.)	COVERED up to three years at \$20/day	Not covered
Residential Treatment Programs	COVERED	Not covered
Specialty Assistive Devices (computer, assistive electronics, communication devices, fitness equipment)	COVERED	Limited coverage
Transportation Services (to and from medical appointments)	COVERED	Not covered
Vehicle Modifications (accommodate wheelchairs, hand controls, etc.)	COVERED	Not covered
Wage Loss (if senior is still working)	COVERED	Not covered