

Notice of Qualified Health Coverage for Purposes of Michigan No-Fault Auto Law (Michigan Residents Only)

This Notice contains important information that you'll need to know when you purchase or renew an auto insurance policy in the State of Michigan. You should show this Notice to your auto insurance agent so that he or she can help you construct a policy that meets your needs.

Under Michigan no-fault auto law, when you purchase or renew your auto insurance policy after July 1, 2020 you won't automatically receive unlimited, lifetime Personal Insurance Protection (PIP) medical coverage like you have in the past. Instead, you'll be able to choose from a menu of PIP medical coverage levels. Your auto insurance agent will be able to explain the pros and cons of each one. When considering how much PIP medical coverage to purchase, it's critical to keep these points in mind:

- **Oakland County's health plans pay primary on Michigan enrollees' auto-related claims, and given current deductible requirements constitute "qualified health coverage" as defined in Michigan Compiled Laws 500.3107d(7)(b)(i).**
- Coverage of auto accident-related claims under any employment-based plan is available only as long as you remain employed/enrolled AND that plan continues to cover Michigan enrollees' auto claims. In contrast, the amount of PIP medical coverage on your policy at the time of an auto accident remains available to you until the maximum payout per accident (if any) is exhausted, no matter how long that takes.
- Most types of care are covered under both the Oakland County health plans and PIP medical. However, PIP medical covers additional services that employment-based plans typically do not. Your auto insurance agent can explain what those services are.

You're urged to carry enough PIP coverage on your auto policy to protect yourself and your family from financial catastrophe in the event that there are claims for auto accident-related services that the Oakland County health plans don't cover, or if you or any of your family members cease to be enrolled in an Oakland County health plan.

Contact your auto insurance agent immediately if you or any of your family members cease to be enrolled in an Oakland County health plan, or if the Oakland County health plan you're enrolled in ceases to constitute "qualified health coverage." An adjustment to your auto policy may be required, and you may have a limited amount of time to make it.

NOTE: This notice is correct at the time of this writing but may not reflect recent changes to plan coverage. For more information, call:

ASR	(616) 957-1751 or (800) 968-2449
BCBS	(800) 245-8401
HAP	(800) 422-4641
Trustmark (Medicare Supplement)	(800) 999-0114