

WMHIP- Medical Plans and Michigan No-Fault Auto Insurance Reform

What has changed and how does it affect me?

The new Michigan no-fault auto insurance law means that residents are no longer required to buy unlimited personal injury protection, or PIP, with their auto insurance. You'll have the option of choosing from different levels of personal injury protection coverage individuals may choose various levels of PIP coverage. What you choose is important because PIP covers more than medical expenses – it includes things like attendant care, housing modifications and lost wages due to an accident.

Note: The no-fault auto insurance law is not a health insurance law, therefore, you should discuss PIP coverage or other auto coverage with your auto insurer or agent.

GRCC's WMHIP-BC/BS Plans Pay Primary

Grand Rapids Community College group medical plans is primary for auto accident-related medical claims while the employee and/or dependents are covered under the Plan. However, once employer sponsored coverage terminates, individuals may have no, or limited, coverage for auto related claims. The amount of coverage you will have, is dependent upon the coverage level you select with your automobile insurance.

Please note: auto insurance may pay for services that are typically not covered under your group medical plan such as; home modifications (e.g., wheelchair ramps into an individual's primary residence) or auto modifications (e.g., automatic lifts to assist with entry and exit of a vehicle) or attendant care. For additional details on your group medical plan, to view the WMHIP Member Handbook and/or your WMHIP plan highlights; visit the HR Benefit website at:
<https://www.grcc.edu/humanresources/employeebenefits/healthbenefitinformation>.

What type of information could my auto insurer request?

A letter showing proof that you meet the requirements for qualified health coverage or QHC may be asked for by your auto insurer. They may also request a coordination of benefits letter that shows how your health insurance and auto insurance work together to pay auto accident claims.

How can I get a QHC letter?

Your auto insurance may ask you for proof of health coverage. You can request a letter from BCBS of Michigan by calling [1-877-752-1233](tel:1-877-752-1233). Please have your insurance card available when you call as BCBS needs the numbers on your insurance card before releasing information.

The intent of this overview is to provide you with general information regarding the status of, and/or potential concerns related to, your current employee benefits environment. It should not be construed as, nor is it intended to provide, legal advice. Laws may be complex and subject to change. This information is based on current interpretation of the law and is not guaranteed. Questions regarding specific issues should be addressed by legal counsel who specializes in this practice area.