



Auto Insurance in Michigan: What You Need to Know in 2022

Under Michigan's new auto insurance law, drivers can choose from six different Personal Injury Protection (PIP) medical coverage levels when they buy or renew their auto insurance. PIP covers medical bills and other expenses if you are injured in an auto accident.

For people who have Qualified Health Coverage (QHC), two options allow you to remove PIP medical coverage for yourself and/or eligible household members.

To count as QHC, your health insurance policy must not exclude or limit coverage for auto accident injuries and must have an individual deductible of \$6,000 or less. Medicare Parts A and B or Medicare Advantage also count as QHC, but please note that VA Health Benefits do not count as QHC.

FOR MORE INFORMATION OR ASSISTANCE

Contact the Michigan Department of Insurance and Financial Services:

- Phone: 833-ASK-DIFS (833-275-3437)
Monday through Friday 8 a.m. to 5 p.m.
- Email: AutoInsurance@michigan.gov
- Online: Michigan.gov/DIFScomplaints

If someone in your household does not have PIP medical coverage and has a change in their health insurance, DIFS urges you to

A.C.T.

A – Ask your auto insurance company or agent about your PIP medical coverage choice and find out if you need QHC to maintain your current selection.

C – Contact your health insurer to determine if your new policy counts as QHC and to get an updated QHC letter.

T – Tell your auto insurance company immediately if you no longer have QHC.



For more information, visit Michigan.gov/AutoInsurance