



# YOUR HEALTH AND WELLNESS NEWSLETTER

AUGUST 2019 VOLUME 2 ISSUE 5

## Auto No-Fault Reform

### To The Consumer: What You Need To Know

In case you haven't been informed, Michigan's No-Fault Law is under construction and is changing dramatically. What you choose to do with it will directly impact you and those around you. What most individuals haven't realized is that some changes have already taken effect, while other changes will begin to take effect in July of 2020. While there are still "No-Fault" - Personal Injury Protection (PIP) benefits available, you can now be sued for liability if found at fault. What does this mean? You need to ensure that you have enough liability coverage to protect your earnings and assets, in the event you are found at fault in an accident. Most attorneys are recommending that you consider greater than \$500,000 in liability coverage to protect your wages and assets and that you obtain underinsured/uninsured motorist coverage to protect against someone hitting you with insufficient coverages.

Currently, in the event you are involved in an accident and found to be at fault, you could be sued. Under the new law, an individual can sue for excess medical costs and economic expenses. For example, if it is determined you are at fault for the accident and the individual injured in the accident has a lesser coverage than unlimited, you may be sued for the costs/expenses beyond their coverage limit.

In addition to this, it is important to know that different levels of coverage will be available in 2020. While unlimited coverage will no longer be mandatory, it will still be an option and will provide the most coverage in the event that you are injured. Keep in mind that the Michigan Catastrophic Claims Association (MCCA) will still exist and you will still



### COMMUNITY EVENTS NEAR ROCKFORD

**Wheeling Warriors  
Meetup LBBRG**  
8/15/19 12:00-1:00 PM

**Common Threads  
Family Night with the  
Whitecaps**  
8/16/19 7:05 PM  
Tickets purchased will  
be delivered @LBBRG.

**Caregiver's 3-Part  
Series LBBRG**  
**Save The Dates**  
September 14, 2019  
October 5th, 2019  
October 12th, 2019  
Saturday 9 am - 12 pm  
*Intended for  
nonprofessional  
caregivers, stay tuned*  
[https://www.facebook.com  
/Lbbrg](https://www.facebook.com/Lbbrg)

**Sibs Water Ski Clinic**  
YMCA Camp Manitou-  
lin;8/23/19 \$20/child  
*Register with Kentwood  
Parks & Rec by 8/16/19*

**Leisure Club**  
**Kentwood Parks & Rec**  
Contact Katelyn  
[bushk@kentwood.us](mailto:bushk@kentwood.us) to  
obtain schedule details

# Auto No - Fault (continued)

pay an MCCA fee, regardless of what coverage plan you choose.

The different levels of coverage offered less than the unlimited option, will provide less coverage to you and your family. You may even have the option to "opt out" of some coverages under PIP completely. Those with Medicare will have the option to opt out of coverage for PIP medical benefits. The great concern with this, is you cannot anticipate the unknown. If you suffer from catastrophic injuries, these coverage amounts will not be enough to cover what is often needed and you will end up paying more out of pocket. With these limited coverages, there will be fewer healthcare options available to you to choose from.

Coordinated benefits - making your own healthcare insurance primary - also limits your healthcare options. Uncoordinated coverage makes the auto insurance the primary payer, but keeps you the decision maker when it comes to your healthcare options. Be aware that a Managed Care Option may become available, which will give the insurance all the power to make healthcare decisions for you, and ultimately will take away your autonomy.

As for motorcyclists and pedestrians who encounter catastrophic injuries, there is much concern that there will be less

coverage. While the sources of coverage will stay the same, coverage amounts will change for motorcyclists and pedestrians involved in motor vehicle collisions.

Amounts will be dependent on coverage levels chosen in the year to come. However, in the case that there is no coverage and the claim is state assigned, the injured individual will only be eligible for a maximum coverage level of \$250,000. This part of the law has already taken effect.

While the new law is still being addressed, there are many questions that remain. These decisions may be subject to the court of law in the years to come.

## STEPS TO TAKE NOW

There are several things you should consider doing now.

1. **Review and understand** your policy and all of your options. Make changes to protect you and your family.
2. **Talk** with a survivor. **Gain perspective** on how the survivor and his/her family has been impacted by their injuries and how the new law may impact their future.
3. **Educate** others. You may be the only way an individual may gain insight on the changes taking place.
4. **Be proactive.** Stay on top of your policy to ensure changes are not automated and that you have "full say" in your options.
5. **Check** to see if your current insurer will continue offering the unlimited coverage that you have been carrying.
6. **Consider** an umbrella policy for more savings and better coverage.
7. **Be aware** that an insurance agent may try to make changes to your coverage in order to save you money, but ultimately to sell a policy. Ask yourself, what are you really saving? Will a few dollars now really save you or your family in the case of an accident?

## COMMUNITY EVENTS FOR TC

### **PWR! Class LBBRG**

Weekly Thursdays  
4:00-5:00 PM

### **Caregiver's Coffee**

#### **Break w/ LBBRG**

Table 12 Coffee House  
8/1/19 8:00 - 9:00 AM

### **Wheeling Warriors**

*Yoga in the Park*

8/1/19 5:00 pm

### **Fun and Games LBBRG**

8/20/19 4:00-5:00 PM

### **PNN Support Group**

8/6/19 6:00 PM MCHC

8/21/19 10:00 AM TC

Senior Center

### **Brain Injury Support**

**Group** MCHC

8/13/19 5:00-6:00 PM

### **Susan Mast ALS**

Bethlehem Lutheran

Church

8/14/19 2-3:30 PM

### **GT Stroke Club Picnic**

Civic Center Pavilion

*Bring your own drink and dish to pass.*

8/14/19 2:30-4:30 PM

### **Amputee Support**

**Group** Disability

Network of Northern MI

8/14/19 5:45-7:00 pm

Sources: Presentation by Thomas J. Wuori, Esq.  
July 18, 2019 at BINNM meeting;  
<https://www.michiganautolaw.com/blog/>  
Blog author Steven Gursten

