

**STATE OF MICHIGAN
DEPARTMENT OF INSURANCE AND FINANCIAL SERVICES**

Bulletin 2020-01-INS

In the matter of:

Qualified Health Coverage Notices
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**Issued and entered
This 14th day of January 2020
by Anita G. Fox
Director**

Public Acts 21 and 22 of 2019 allow individuals who have qualified health coverage (QHC) to make certain choices regarding their no-fault coverage.

Health insurers and health plans should develop a document that indicates whether a person's coverage is "qualified health coverage" for purposes of no-fault insurance under MCL 500.3107d(7)(b)(i).

The Director will consider a document that includes the following information to be compliant:

- The full names and dates of birth of all individuals covered under the policy or plan; and
- A statement: (a) as to whether the coverage provided constitutes "qualified health coverage" as defined in MCL 500.3107d(7)(b)(i), or (b) that the coverage:
 - Does not exclude coverage for motor vehicle accidents and
 - Has an annual deductible of \$6,000.00¹ or less per covered individual.

The Director has been made aware that some health insurers and health plans issue letters regarding the coordination of no-fault insurance benefits with health coverage. As coordination of no-fault benefits is a separate consideration that does not affect a consumer's choice of no-fault benefits under the new law, coordination of benefits and the document regarding QHC should be addressed in separate communications in order to avoid consumer confusion.

Any questions regarding this Bulletin should be directed to:

Department of Insurance and Financial Services
Office of Insurance Rates and Forms
P.O. Box 30220
Lansing, Michigan 48909-7720
Toll-Free: (877) 999-6442

/s/
Anita G. Fox
Director

¹ The deductible maximum will be adjusted by the Director annually beginning on July 1, 2020. Coverage documents issued to Michigan residents must reflect the current deductible maximum for the applicable policy or plan year.