



Michigan Automobile Insurance Placement Facility

www.maipf.org

Newsletter

March 2021

Mail to: PO Box 532318, Livonia, MI 48153-2318

Drop off Apps: 17456 Laurel Park Drive North, Suite 130E Livonia, MI 48152-3981

Office Hours: 8am – 4:30pm

Phone: 734-464-1100 **Fax:** 734-464-0009 **Email:** info@maipf.org

In This Issue...

Important Notice on MAIPF Website

Private Passenger Rate Change Effective 04/01/2021

Private Passenger PIP Reform Updates Effective 04/01/2021

MARS Updates

CARS Updates

Important Notice:

The MAIPF.org website will be unavailable this weekend starting after business hours on Friday, March 26th. Website access will resume for business hours on Monday, March 29th.

Thank you for your understanding.

Private Passenger Rate Revision Effective 04/01/2021

Effective 04/01/2020 MAIPF has implemented a Private Passenger revision to base rates and Class Factors with an overall impact of -1.8%.

Private Passenger PIP Reform Updates Effective 04/01/2021

For all quotes effective 04/01/2021 or later, the MAIPF Rating systems for **private passenger** will be updated with the PIP Medical Reform Updates. Here is a list of the additional coverages that will be available as well as information on supporting documents that will be required.

Personal Injury Protection Medical Coverages

- **Unlimited PIP Medical coverage**, which provides the most coverage.
 - **Limited PIP Medical coverage of \$500,000 per person per accident**
 - **Limited PIP Medical coverage of \$250,000 per person per accident**
 - **Limited PIP Medical coverage of \$250,000, with some or all persons excluded from PIP medical**
 - A named insured who wishes to exclude PIP medical must have qualified health coverage that is not Medicare.
 - Any resident relative or spouse who wishes to exclude PIP medical must have qualified health coverage.
- NOTE: Anyone who is excluded will have no PIP medical coverage. Anyone who is not excluded will have \$250,000 in PIP medical coverage.
- **Limited coverage of \$50,000**, which is available if you are enrolled in Medicaid and any spouse and all resident relatives have either qualified health coverage, Medicaid enrollment or coverage under another auto policy with PIP
 - **No PIP Medical coverage**, which is available if you are covered under both Medicare Parts A and B and any spouse and all resident relatives covered by the policy have qualified health coverage or are covered under another auto policy with PIP medical coverage.

NOTE: A letter from the health insurance company will be required in order to validate qualified health coverage. If this letter is not provided the exclusions will not be provided on the policy.

Excess Attendant Care

This coverage will be eligible if the applicant selects the following PIP Medical coverages:

- \$500,000 Limited PIP Medical per person per accident,
- \$250,000 Limited PIP Medical per person per accident,
- \$250,000 Limited PIP Medical per person per accident with exclusions (Except when all household members are excluded).

- **NOTE:** If partial household members are excluded, Excess Attendant Care can be selected.
- \$50,000 Limited PIP Medical per person per accident.

Michigan Selection of Personal Injury Protection (PIP) Medical Coverage form (MAIPF 40)

The Michigan Selection of Personal Injury Protection (PIP) Medical Coverage form (MAIPF 40) is required for every MAIPF policy and will print with the MAIPF application once the quote has been submitted. If a completed form is not included, the policy will be issued with the highest rated PIP option, Unlimited PIP Medical with no exclusions. A change to the PIP Medical option of an existing policy that is effective 04/01/2021 or later can be made by endorsement at any time. In order to change the PIP Medical option, the MAIPF Change Request Form (MAIPF-36) and Michigan Selection of Personal Injury Protection (PIP) Medical Coverage form (MAIPF 40) are required to be completed.

MARS Updates:

With the addition of the coverages above, we have made a few changes to our rating system. Here is what you can expect to see.

The first change you will notice is on the Policy Level Coverage screen.

The screenshot shows the MARS interface for Policy Level Coverage. The 'PIP Medical Limit' dropdown menu is highlighted with a red box. The options in the dropdown are: -- Select --, -- Select --, Unlimited, \$500,000, \$250,000, \$50,000, and Rejection of PIP Medical Coverage. Other fields on the screen include Bodily Injury (\$250/500,000), Property Damage (\$100,000), Property Protection Insurance (Yes/No), Uninsured Motorist (50/100), Mini Tort, No. of Household Members, Income of Household over \$5,000 (Yes/No), and Extended Non Owned (No Coverage). Navigation buttons for PREVIOUS and NEXT are at the bottom.

NOTE: You will still be required to select a PIP Coverage option (Personal injury Protection – Medical Coverage and Personal Injury Protection – Work Loss) for each operator listed on the Applicant screen in addition to the new PIP Medical Coverage Option on the Policy Level Coverage screen.

We will still be requiring proof of medical insurance when Coordinated PIP coverage is selected. This documentation will need to be uploaded in order to continue to the next screen.

The screenshot shows the 'Applicant' section of the M.A.R.T. software. The form includes fields for First Name (John), Last Name (Doe), Date of Birth (07/15/1979), and Employment Status (Employed). Two rows of Personal Injury Protection options are highlighted with a red box: 'Personal Injury Protection - Medical Coverage' and 'Personal Injury Protection - Work Loss', both with a dropdown menu set to 'Primary \$300 Deductible'.

The Excess Attendant Care coverage will only populate when one of the eligible PIP Medical Options shown below is selected.

- \$500,000 Limited PIP Medical per person per accident,
- \$250,000 Limited PIP Medical per person per accident,
- \$250,000 Limited PIP Medical per person per accident with exclusions (Except when all household members are excluded).
 - **NOTE:** If partial household members are excluded, Excess Attendant Care can be selected.
- \$50,000 Limited PIP Medical per person per accident.

The screenshot shows the 'Policy Level Coverage' section of the M.A.R.T. software. The form includes dropdown menus for Bodily Injury (\$250/500,000), Property Damage (\$100,000), PIP Medical Limit (\$500,000), and Extended Non Owned (No Coverage). The 'Excess Attendant Care' option is highlighted with a red box and has 'Yes' selected. Other options include Property Protection Insurance, Uninsured Motorist (50/100), Mini Tort, No. of Household Members (3), and Income of Household over \$5,000.

When \$250,000 Limited PIP Medical per person per accident with exclusions is selected, you will be required to indicate whether all household members are to be excluded or one or more, but not all household members are to be excluded.

The screenshot shows the 'Policy Level Coverage' section of the HARS application. The 'PIP Medical Limit' is set to '\$250,000'. The 'PIP Medical Limit Exclusion' dropdown menu is open, showing three options: 'No Exclusion', 'All household members', and 'One or more, but not all Household Members (Regardless of age)'. The 'All household members' option is highlighted. The 'No. of Household Members' is set to '3'. The 'Income of Household over \$5,000' is set to 'Yes'. The 'Extended Non Owned' is set to 'No Coverage'. The 'PREVIOUS' and 'NEXT' buttons are visible at the bottom.

When there are exclusions (whether all household members or partial household members) you will be required to list each household member to be excluded. You can add each household member on the chart shown below by selecting "Add Item".

The screenshot shows the 'Policy Level Coverage' section of the HARS application. The 'PIP Medical Limit' is set to '\$250,000'. The 'PIP Medical Limit Exclusion' is set to 'All household members'. Below this, there is a table with columns for 'First Name', 'Last Name', and 'Date of Birth'. A red box highlights the '+ Add Item' button in the top right corner of the table. The 'Excess Attendant Care' is set to 'Yes'. The 'Uninsured Motorist (50/100)' is set to 'Yes'.

You will be required to provide their first and last name and their date of birth.

Excluded Household Member

First Name *	<input type="text"/>
Middle Name	<input type="text"/>
Last Name *	<input type="text"/>
Date of Birth *	<input type="text"/> 