

PATIENTS INVOLVED IN TRAFFIC ACCIDENTS

If you or a member of your household are injured in a motor vehicle crash or struck by a vehicle you should immediately contact the responsible auto insurance company, request a no-fault benefit application form, complete it and file it as notice of your claim for benefits. Please provide patient accounts with the name of the insurance company, phone number and claim number once you have it.

ACCIDENT REPORT

You will need to obtain a copy of the accident report. Contact the investigating police agency. The location of the crash dictates which agency to contact. You will need to know the date and time of the crash. Sometimes the hospital staff can help you locate this information.

Ask the police where the car/motorcycle, etc. was taken after the crash. Call the storage facility for direction, etc. They will often charge a storage fee while the vehicle is stored with them. You may want to remove any personal belongings from the vehicle. Some people find it helpful to take pictures of the vehicle as well. This can be helpful for later processing claims, etc. To remove belongings from a vehicle that is not yours, you may need special authorization. Ask the storing facility what they require before you go there.

Keep a written record of contacts, which are made with any of the above people. During a hospital stay, the stress of being injured or being concerned about loved ones who are injured will frequently affect what you remember.

If you need assistance or more information about the above, please contact the trauma social worker who will try to help you or direct you to others who may be able to help you.

Which Insurance Company Pays

Driver Order of Priority

1. your own insurance policy, if none then
2. the insurance company of a spouse, parent, grandparent or sibling relative living under the same roof, if none then
3. the insurer of the owner of the vehicle occupied, if none then
4. the insurer of the operator of the vehicle occupied, if none then (possibly) the Assigned Claims Facility.¹

¹ Drivers who knowingly drive uninsured are usually not covered by Michigan No Fault.

Pedestrian Order of Priority

1. your own insurance policy, if none then
2. the insurance company of a spouse, parent, grandparent or sibling relative living under the same roof, if none then
3. the insurer of the owner of the vehicle occupied, if none then
4. the insurer of the operator of the vehicle occupied, if none then
5. the Assigned Claims Facility

Motorcycle Order of Priority

Motorcycles are not considered true vehicles under Michigan law. In a motorcycle/auto collision the priority would be as follows:

1. the insurer of the owner of the motor vehicle involved in the accident, if none then
2. the insurer of the operator of the motor vehicle involved in the accident, if none then
3. the motor vehicle insurer of the operator of the motorcycle involved in the accident, if none then
4. motor vehicle insurer of the owner of the motorcycle involved in the accident, if none then... the Assigned Claims Facility.

The Assigned Claims Facility

The Assigned Claims Facility is a State Agency founded in 1973 and empowered to assign an insurance company to provide benefits if the injured party could not obtain benefits from other sources. Remember that an uninsured driver, operating a vehicle they owned, does not qualify for Assigned Claim Facility assistance. For an application for Assigned Claims Benefits call the Assigned Claim Fund directly at 517-322-1875.

Michigan's No Fault Law provides extremely valuable benefits to which you are entitled because of your accident. These economic benefits include medical expenses, wage loss and replacement services as necessitated by your injuries.

The Medical Expense Provision provides reimbursement for all medical expenses incurred by you because of your injuries. Dependent upon the type of insurance coverage involved, these may be coordinated benefits, which pay all expenses not covered by your basic health insurance, or full benefits, which pay all medical expenses incurred even if those are paid by a health insurance provider. Part of the medical expense provision of the No Fault Act provides for reimbursement of transportation expenses. These include expenses for mileage to and from doctors' offices, hospitals and rehabilitation clinics, or bus and taxi fare in the event you do not drive. Please keep a detailed record of your mileage expenses and submit them to the insurance company along with your other medical bills.

The Wage Loss Provision will reimburse you for 85% of any wages lost as a result of your injuries, up to a statutory monthly maximum that is adjusted every year.

The Replacement Services Provision will pay up to \$20.00 a day for any services you previously did for yourself but cannot do now because of your injuries and must hire someone else to do them for you.

The Medical Expense Provision is a lifetime benefit. The Wage Loss and Replacement Services Provisions are payable for three years from the date of the accident.

MEDICARE AND NO-FAULT

Medicare does not cover medical cost of injuries sustained in automobile related cases.

Other

If you are injured in an automobile related incident while working, Workman's Compensation may be the primary medical care provider.

If you are injured getting into or getting out of a car, working to repair an insured car then it might be considered an auto related injury. It is always wise to report it and ask for clarification from your insurance company.

This is only an overview of issues related to No Fault Auto Insurance. Further information is available in information booklets that can be obtained from social work. Information can also be found on the World Wide Web (Search for Michigan No Fault Auto Insurance)