

2019 No-Fault Reform Effective Dates

| AMENDMENT | DESCRIPTION | EFFECTIVE DATE |
|--|---|---|
| <p>Policy Coverages</p> <p>MCL 500.3009 & MCL 500.3107c</p> | <p>Raises the minimum bodily injury limit and no longer mandates unlimited PIP coverage</p> | <p>Policies issued or renewed after July 1, 2020</p> |
| <p>Mini Tort Changes</p> <p>MCL 500.3135(3)(e)</p> | <p>Increases damage limit from \$1000 to \$3000</p> | <p>Accidents occurring after July 1, 2020</p> |
| <p>Order of Priority</p> <p>MCL 500.3114 & MCL 500.3115</p> | <p>Changes priority for occupants and non-occupants who don't have insurance of their own</p> | <p>Accidents occurring on or after June 11, 2019</p> <p>*July 1, 2020 as to motorcyclists only*</p> |
| <p>Out of State Residents</p> <p>MCL 500.3113(c) & MCL 500.3163</p> | <p>Out of state residents are no longer eligible to recover MI benefits unless they insure and register a vehicle in MI</p> | <p>Accidents occurring on or after June 11, 2019</p> |
| <p>Providers Suits</p> <p>MCL 500.3112</p> | <p>Providers now have a direct cause of action to recover overdue benefits</p> | <p>Products, services or accommodations rendered on or after June 11, 2019</p> |
| <p>Independent Medical Exams</p> <p>MCL 500.3151</p> | <p>IME physicians must match specialties and board certifications with treating physicians and must spend a majority of their time practicing and/or teaching</p> | <p>Applies to examinations which take place on or after June 11, 2019</p> |
| <p>Statute of Limitations</p> <p>MCL 500.3145</p> | <p>One Year Back Rule is tolled until a formal denial of the claim. Tolling doesn't apply if there is failure to pursue with reasonable diligence.</p> | <p>Claims made on or after June 11, 2019</p> |

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| <p>Attorney Fees MCL 500.3148</p> | <p>Plaintiff attorney can no longer claim a lien on undisputed claim payments. Insurers can collect fees for defending solicitation cases. Limits fees on future benefits to 3 years. Adds the financial interest consideration into award attorney fees</p> | <p>June 11, 2019</p> |
| <p>PIP Claims processing MCL 500.3142</p> | <p>Extends the 30 days to pay a claim upon receipt of reasonable proof. If the bill is submitted more than 90 days after the treatment provided there is an additional 60 days added (90 days total) to issue payment</p> | <p>Claims submitted on or after June 11, 2019</p> |
| <p>Attendant Care MCL 500.3157</p> | <p>Family and friend provided attendant care is capped at 56 hours per week</p> | <p>July 1, 2021</p> |
| <p>Medical Fee Schedules MCL 500.3157</p> | <p>Medical providers are subject to payment based upon Medicare reimbursement rates</p> | <p>Treatment or training rendered after July 1, 2021</p> |
| <p>Serious Impairment MCL 500.3135</p> | <p>Codifies the opinion of the MI Supreme Court in <i>McCormick v Carrier</i>, 487 Mich 180 (2010)</p> | <p>June 11, 2019</p> |
| <p>MAIPF MCL 500.3172</p> | <p>Must specify in writing the materials that constitute reasonable proof of loss within 60 days after receipt of the MAIPF application</p> | <p>June 11, 2019</p> |
| <p>MCCA MCL 500.3104</p> | <p>The MCCA will only be liable for claims under policies that have elected unlimited PIP coverage</p> | <p>Policies issued or renewed after July 1, 2020</p> |



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