



Coordinating your MESSA and auto insurance coverage

Determining who pays for medical treatment as a result of an auto accident can be complex. In 2019, Michigan's auto insurance law was overhauled for the first time in over four decades, with changes taking effect in July 2020, and you may have some questions about how those changes affect you and your family. Review the information below and talk to your auto insurance agent to ensure you're prepared in the event of a serious auto accident.

MESSA provides primary coverage for most auto-related injuries occurring in Michigan for you or your covered dependents while your MESSA medical plan is in effect.

- Deductibles, copayments and coinsurance apply.
- Talk to your auto insurance agent about what auto coverage is right for you and your family.

Your MESSA coverage may end before your treatment for auto-related injuries is complete.

- If you are seriously injured and no longer able to work your employer-sponsored MESSA plan may terminate, after which MESSA would no longer pay your medical bills.
- Ask your auto insurance agent if your auto policy would pay your medical bills if your employer-sponsored coverage were to end.

MESSA medical plans do not cover custodial care.

- Custodial services assist people with disabilities with activities of daily living, such as grooming, feeding, administering medications and light housework.
- Ask your auto insurance agent to explain what types of coverage for custodial care are available through your auto insurance policy.



Still have questions?

MESSA field representatives are available to help with questions about your MESSA coverage. You may contact them at 800.292.4910.

The Michigan Department of Insurance and Financial Services provides updates and resources on the upcoming auto insurance law changes at michigan.gov/autoinsurance.

