How we coordinate Blue Care Network health coverage with your car or motorcycle insurer

Car insurance
Every no-fault car insurance policy in Michigan must include personal injury protection for the policy holder and all family members when they’re injured:
- In their car
- In someone else’s car
- While performing maintenance on a car
- While loading or unloading a car
- By a car while walking or standing

Health plan coverage
Blue Care Network must cover medical services resulting from car injuries and generally pays before your car insurer.

There are some exceptions to this rule:
- Some large employer groups provide health coverage under a benefit plan that’s governed by federal law (ERISA). These groups can decide how to handle car-related injuries. For example, they could choose to pay first or second — or even exclude coverage for car-related injuries.
- Medicare requires that your car insurer pay first for car-related injuries.
- Medicaid requires that your car insurer pay first for car-related injuries.

Car insurance and health insurance
Car insurers offer two types of personal injury protection plans:
- **Coordinated policy** — The car insurer coordinates care with the medical insurer. The car insurer may pay first or second, depending on the person’s medical insurance.
- **Noncoordinated, or full medical, policy** — The car insurer pays first for medical services, before any medical insurance the injured person might have.

What this means to you
Your car insurer may require you to purchase a noncoordinated or full medical policy because:
- You’re covered by a health insurance plan that excludes coverage for car-related injuries.
- Your health insurance plan only pays after your car insurer pays.

If your car insurer wants to know how your health insurance coordinates with your car insurance, call Customer Service for the information you need.
Motorcycle insurance

Motorcycle-related injuries are handled according to these rules:

• If you’re injured by a car while riding a motorcycle, the car insurer pays first for any medical services resulting from the accident.

• If you’re injured while riding your motorcycle and there’s no car involved, your motorcycle insurer pays first for medical services. Exceptions: Your motorcycle insurance does not include medical coverage, or you have reached the maximum amount of medical coverage under your plan.

According to Michigan law, anyone who rides a motorcycle without a helmet must purchase medical coverage through their motorcycle insurance plan.

For your information

This fact sheet provides general information about health, car or motorcycle insurance. It’s not meant to substitute for legal advice or for your coverage certificate.

If you have questions about your coverage, call the Customer Service number on the back of your member ID card (TTY: 711).

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