

# How we coordinate health coverage with your car or motorcycle insurer

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## Car insurance

Every car insurance policy in Michigan must include medical protection for the policy holder and all family members when they're injured as follows:

- In their car
- In someone else's car
- While performing maintenance on a car
- While loading or unloading a car
- Hit by a car while walking or standing

## Health coverage

Blue Care Network generally covers medical services resulting from car injuries and pays before your car insurer. However, some of our large employer groups can decide who pays first, or they can choose not to cover car-related injuries in their medical plans.

## What this means to you

Car insurers offer two types of medical coverage:

- Coordinated policy – The car insurer coordinates medical care with the medical plan, which means the car insurer usually pays after the medical plan.
- Uncoordinated, or full medical, policy – The car insurer pays first for medical services, before any medical plan the injured person might have.

Your car insurer may require you to purchase an uncoordinated policy because:

- You're covered by a health plan that doesn't cover car-related injuries.
- Your health plan, such as Medicare, only pays after your car insurer.

**If your car insurer wants to know how your health coverage coordinates with your car policy, call the Customer Service number on the back of your BCN member ID card for the information you need.**

## Motorcycle insurance

Here's how motorcycle-related injuries are handled:

- If you're injured by a car while riding a motorcycle, the car insurer pays for all 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.

Note: Some employer groups choose to exclude medical coverage for motorcycle injuries.

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

## Questions?

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

**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.**

The information included in this document doesn't apply to Medicare members.