



Comparison of Unlimited Medical Auto No-Fault Insurance to Medicare Only

Coverage	Unlimited Medical Auto No-Fault	Medicare Only
-----------------	--	----------------------

Emergency Room	Yes-100%	Yes-80% You pay 20% co-insurance (A, B)
Hospitalization	Yes-100%	First 60 days \$1,\$408 deductible Days 61-90 \$352 a day co-insurance Days 91-150 \$704 a day co-insurance (A, B)
Skilled Nursing Facility Care/Post-Acute Care/Sub-acute Rehabilitation	Yes-100% as long as needed	Limited to 100 days Days 1-20 No deductible Days 21-100, \$176 per day co-insurance (A, B)
Long Term Care/Custodial Care	Yes - 24/7 if needed	Not Covered
Residential Treatment Programs	Yes	Not Covered
Care Management Services	Yes	Not Covered
Attendant Care (assistance w/care and supervision) Home Health Services	Yes	Limited home health aide 2 or 3 times per week for 4 hours during recovery when receiving Skilled Services
Guardianship or Conservators	Yes	Not Covered
Transportation Services (medical) non-emergency	Yes	Not Covered
Replacement Services (in home assistance)	Yes - Up to 3 years \$20/day	Not Covered

Physical, speech other Outpatient Therapy (may need therapy for years)	Yes	Limited Coverage 80% You pay 20% co-insurance (A, B)
Occupational Therapy	Yes	Limited Coverage 80% You pay 20% co-insurance (A, B)
Durable Medical Equipment	Yes	Limited Coverage 80% You pay 20% co-insurance (A, B)
Massage Therapy	Yes	Not Covered
Home Modifications for accessibility	Yes	Limited
Vehicle Modification	Yes	Not Covered
Alternative Pain Management	Yes	Not Covered
Specialty Assistive Devices	Yes	Limited
Wage Loss – if still working	Yes – Up to 3 years	Not Covered

- A) If you have Medigap or Supplemental insurance to go with original Medicare, check your policy, it may cover deductibles and co-insurance
- B) If you have a Medicare Advantage Plan, check your policy, the co-pays may be a different amount