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| Michigan Medicare/Medicaid Assistance Program |

 **Comparison of Unlimited Medical Auto**

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No-Fault Insurance in 2021 to Medicare Only

**Unlimited Medical**

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| Emergency Room | Yes-100% | Yes-80%  You pay 20% co-insurance (A,B) |
| Hospitalization | Yes-100% | First 60 days $1,484 deductible  Days 61-90  $371 a day co-insurance  Days 91-150  $742 a day co-insurance (A,B) |
| Skilled Nursing Facility Care  Post-Acute Care  Subacute Rehabilitation | Yes-100% as long as needed | Limited to 100 days  Days 1-20 No deductible  Days 21-100,  $185.50 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 |

**Coverage Auto No-Fault Medicare Only**

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| 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 |

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