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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 deductibleDays 61-90 $371 a day co-insuranceDays 91-150 $742 a day co-insurance (A,B) |
| Skilled Nursing Facility CarePost-Acute CareSubacute Rehabilitation | Yes-100% as long as needed | Limited to 100 days Days 1-20 No deductibleDays 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 SkilledServices |
| 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.