



## Confusion Surrounding Michigan's No-Fault Automobile Act Can Preclude Providers From Obtaining Payment For Services Rendered

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In recent years our law firm has recovered more than \$1 million on behalf of health care providers by pursuing no-fault automobile insurance companies who are responsible for medical benefits due under Michigan's No-Fault Automobile Act.

Any time a patient is treated for injuries suffered in a motor vehicle accident, more likely than not a no-fault automobile insurance company has some obligation to pay related bills. There are many nuances to the law that might relieve the insurance company of that obligation and there is little question that the insurance companies rely on those nuances to avoid payment. It is not uncommon for both the health care provider and insurance company to make mistakes while trying to navigate through this complicated system.

We have been involved in many cases where an insurance company takes steps to avoid its obligation to pay. For example, we have seen situations where a no-fault insurance company will advise a health care provider that it is investigating the claim for payment of medical expenses and will get back to the provider. Each time the matter comes up on diary, some new reason is given for delay; perhaps legitimate and perhaps not. Relying on the good faith of the insurer, no legal action is taken and the one year deadline for seeking benefits expires, leaving the provider with no hope of recovery.

This is but one example of the issues that prevent providers from obtaining all payments due from automobile insurance companies. Please let us know if you would like to discuss the services we can provide in more detail.

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### **PRACTICE AREAS**

Health Care

No-Fault Litigation