

# No-Fault Auto Reform

## What is a Qualified Health Plan?

### **Qualified Health Plan (QHP) must include ALL of the following:**

- Health insurance must not exclude auto-related injuries.
- Must have a deductible less than \$6,000.
- Must verify what household family members are covered by providing:
  - Written verification on health insurance carrier's letterhead that auto related injuries are covered on the plan.
  - Include names of each individual covered on the policy
  - Include dates of birth of each individual covered on the policy.

### **Important Reminders about choosing QHP:**

- Auto Insurance carrier is not responsible to verify that the health insurance carrier will provide medical benefits for auto related injuries.
- You will be responsible to notify the auto insurance company within 30 days of loss of coverage, change in plans or changes in coverage.
- If you fail to notify the auto insurance company of a health insurance change and your new plan does not provide coverage for auto related injuries, medical bills will come out of your pocket.
- Many employer provided plans exclude auto related injuries in their health coverage. The larger the business, the more likely auto-related injuries are excluded.



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