

Below is a list of the benefits available under the No-Fault Act. Please contact us for additional detail and information regarding specific benefits available to you given the circumstances of your motor vehicle accident and injury.

1. **Work Loss.** If you cannot work due to your injury or lose your job due to being disabled from work, your No-Fault insurer is obligated to pay wage loss benefits up to three years following the accident. The maximum amount per month you can receive is set by statute and amended each year. The current maximum wage loss benefit is \$4989.00 per month. To read the actual statute identifying Wage Loss as a compensable benefit [click here](#).

2. **Home Care** (also referred to as “Attendant Care” services). If your injuries require you to have help performing your personal care, your No-Fault insurer is obligated to pay a reasonable charge for the home care services, even if provided by your own family member. The amount to be paid varies and often depends on the level of care required and that is provided. For example, supervision is a lesser level of care than administration of medication. Family members who provide care should not be reluctant to claim compensation from the No-Fault insurer. The time involved can be enormous and is often done by a family member at the expense of another job. Plus, the No-Fault law does not discriminate between family members or friends who provide care and an outsider that you hire from a home care agency.

3. **Medical Expenses.** The No-Fault law provides that “... all reasonable charges incurred for reasonably necessary products, services and accommodations for the injured person’s care, recovery or rehabilitation” should be paid by your No-Fault insurer. This brief sentence has been and continues to be the subject of many court battles. Generally speaking however, your medical expenses include doctor bills, hospital bills, medication costs, medical equipment and rehabilitation expenses.

4. **Home Accommodations.** Few homes are originally built barrier-free or handicap accessible. Thus, most homes require modification to meet your needs if you are catastrophically injured. Ramps, lifts, emergency exits, bathroom facilities, accessible kitchen

and more may be needed. Should your injuries require special accommodation, your No-Fault insurer is obligated to pay for all reasonably necessary modifications.

5. Transportation. Medically necessary transportation cost is an expense that your No-Fault insurer is obligated to pay. Should you or a family member drive you to appointments or therapy in their own vehicle, a claim for medical mileage should be made to your No-Fault insurer. Although it is clear that the No-Fault insurer must pay for transportation, it is not clear how much they must pay. Most claims are paid anywhere from 14 to 54 cents per mile. If wheelchair accessible transportation is necessary, your No-Fault insurer is obligated to pay for such transportation. This may involve the purchase or rental of an accessible vehicle.

6. Household Replacement Services. Should your injuries disable you from doing household tasks that you would have otherwise performed, your No-Fault insurer is obligated to pay Replacement Service expenses. This benefit is available during the first 3 years after the date of the motor vehicle accident and is paid at a maximum of \$20.00 per day. The usual household replacement services include house cleaning, snow removal, lawn / garden care, grocery shopping, pet care, and child care.

Replacement Service benefits are completely separate from and is not to be confused with Home Care or Attendant Care services. Home care is for nursing, supervision or personal care of the injured person. Replacement Service is to pay for help that the injured person needs around their home doing chores that the injured person would normally have done for themselves.

7. Survivor's Benefits. If a family member dies in a motor vehicle accident, No-Fault benefits can be paid to surviving dependents. These benefits consist of "contributions of tangible things of economic value" that dependents would have received for their support from the deceased had death not occurred. "Tangible things" under the law can include lost wages, medical insurance premiums and fringe benefits. The \$20.00 per day Household Replacement Service benefit and a funeral expense can be owed in addition to the amount for "tangible things."