

The following list defines various words/lingo used throughout this website, by No-Fault adjusters and insurance company, and by attorneys specializing in the No-Fault law.

[Allowable Expenses](#)

[Assigned Claims Facility](#)

[Attendant Care](#)

[Adjuster](#)

[Case Manager](#)

[Catastrophic Injury](#)

[Causation](#)

[Claim/Claimant](#)

[Guardian/Conservator](#)

[Health Maintenance Organization \(HMO\)](#)

[Litigation](#)

[Long Term Care Facilities](#)

[Mitigation of Damages](#)

[No-Fault](#)

[Personal Protection Insurance Benefits \(PIP\)](#)

[Preferred Provider Organization \(PPO\)](#)

[Reasonably Necessary](#)

[Replacement Service Benefits](#)

[Service Provider](#)

[Statute of Limitations](#)

[Tort](#)

[Vocational Rehabilitation](#)

[Work Loss Benefit](#)

[Workers Compensation](#)

**Allowable Expenses:** All reasonable charges incurred for reasonably necessary products, services and accommodations for an injured person's care, recovery or rehabilitation. Example: Transportation or mileage to go to doctor appointments for accident related injuries or medical expenses.

[Back to List](#)

**Assigned Claims Facility:** The No-Fault Insurer of last resort. The No Fault Act created the Assigned Claims Facility which assigns No-Fault insurers to people who do not have No-Fault insurance, but who are entitled to benefits and not excluded from coverage. No-fault insurers are assigned to pay benefits. Example: A pedestrian without No-Fault insurance is struck by an uninsured automobile whose driver is also uninsured. The pedestrian would be entitled to No-Fault benefits and can therefore apply through the Assigned Claims Facility for coverage. The facility will then appoint an insurer to handle the claim.

[Back to List](#)

**Attendant Care:** Personal care services performed for the injured person for their care, recovery and rehabilitation. Those who perform such reasonable services for reasonable care, recovery and rehabilitation may be paid for providing such services. These services may be provided by a family member, friend, neighbor, or person hired from a home care agency.

[Back to List](#)

**Adjuster:** Insurance company employee who receives claims for payment of No-Fault benefits and determines whether to pay or deny claims. An adjuster is sometimes referred to as a “claim representative.”

[Back to List](#)

**Case Manager:** A professional, usually a registered nurse or rehabilitation expert, who coordinate resources to assist people with severe injuries during their recovery and eventual return to a productive life. For example, a case manager may organize the rehabilitation programming, including the arrangement of home staffing, outpatient programming, home modifications, counseling, and assist in identifying the unmet needs of persons severely injured in motor vehicle accidents.

[Back to List](#)

**Catastrophic Injury:** A more serious injury than one might normally experience. An injury that significantly changes one’s ability to function in life as he or she had prior to the injury. For example, a brain injury or paralysis is typically considered a catastrophic injury.

[Back to List](#)

**Causation:** The No-Fault Act requires that there be a causal relationship between the motor vehicle involved in the accident and the injury sustained.

[Back to List](#)

**Claim/Claimant:** A claim is the basis for bringing a lawsuit and asserting a right. Example: a claim for No-Fault PIP benefits. A claimant is the one asserting the right, called a plaintiff once litigation has begun.

[Back to List](#)

**Guardian/Conservator:** A person appointed, by the court, to look after and protect financial and other affairs or a person who is unable to care for themselves as soon as result of an accident.

[Back to List](#)

**Health Maintenance Organization (HMO):** Like PPOs, HMOs contract with a network of doctors and hospitals to deliver your health care. The most significant difference is that, in an HMO, all your care must be received from the participating providers. Under Michigan's No-Fault system, where a person is covered by an HMO and coordinated no-fault insurance, the claimant is restricted to only seeing care givers within their plan.

[Back to List](#)

**Litigation:** The lawsuit itself as well as the proceedings of a lawsuit. For example, once a complaint is filed, the litigation process begins. Often this requires discovery, to see if a claimant actually has a claim or to learn more about the case.

[Back to List](#)

**Long Term Care Facilities:** Supervised medical facilities that treat and rehabilitate patients on a long term basis. Examples: Nursing Homes, Rehabilitation Facilities.

[Back to List](#)

**Mitigation of Damages:** Requires claimant to make reasonable efforts to reduce or mitigate their work loss damages by doing whatever is reasonably necessary under the circumstances. For example, a claimant must make reasonable efforts to work during the period of disability. Failure to do so may mean a reduction in, or total cutoff of, work loss benefits.

[Back to List](#)

**No-Fault:** The “No Fault” system provides insurance benefits to motor vehicle accident victims without regard to fault. For example, you pay for your insurance and if you are involved in an accident, regardless of who is at fault, you make a claim on your own insurance policy. Rather than looking to the insurance company for the corporation or individual who was at fault in the accident, you must try and recover your expenses from your own insurance company first.

[Back to List](#)

**Personal Protection Insurance Benefits (PIP):** This is another term for No-Fault Insurance benefits, where an insurance company covers certain costs such as wage loss, medical and related expenses including mileage, replacement services, rehabilitation and in case of death, funeral and burial expenses - up to a stated amount.

[Back to List](#)

**Preferred Provider Organization (PPO):** PPOs contract with a network of doctors and hospitals known as *preferred providers*, where there is a strong financial incentive to go to the doctors within the network. You may or may not have to select a primary care physician to coordinate your health care, referrals are generally not necessary to see a specialist.

[Back to List](#)

**Reasonably Necessary:** Any thing that is necessary for your care, treatment and rehabilitation. For example, *reasonably necessary* products includes: prescription and non-prescription drugs; orthopedic devices; prosthetic devices; beds; vans; and van modification. *Reasonably necessary* services

include: doctor's and hospital services; services performed by spouses or other relatives who are providing care in the household necessary for the injured person's care, recovery and rehabilitation.

*Reasonably necessary* accommodations include: home modifications; room and board.

[Back to List](#)

**Replacement Service Benefits:** Up to \$20.00 per day for those things which the injured person usually did for himself or for his dependents. Example: cutting the lawn, cooking, housekeeping, or shoveling the snow.

[Back to List](#)

**Service Provider:** A health care giver. For example: a doctor, physical therapist, occupational therapist, hospital, or rehabilitation facility.

[Back to List](#)

**Statute of Limitations:** The state law which specifies the time with which a lawsuit must be filed. Example: In an action to recover No-Fault benefits, an action may not be commenced later than one year after the accident.

[Back to List](#)

**Tort:** A civil wrong in which another's person or property is harmed from negligent, reckless, or intentional acts as opposed to a breach of contract or crime. A Tortfeasor is one who has committed a tort.

[Back to List](#)

**Vocational Rehabilitation:** Occupational training to prepare the claimant for future employment, either in their old job prior to the accident, or in a new career. It is an allowable expense under Michigan No-Fault.

[Back to List](#)

**Work Loss Benefit:** Loss of income from work an injured person would have performed during the first three years after the date of the accident - had the person not been injured. The purpose of work loss benefits is to compensate injured persons for the employment income they would have received if the accident had not occurred.

[Back to List](#)

**Workers Compensation:** Often referred as Work Comp, it is a system administered at the state level that provides benefits to workers who are hurt or contract an illness on the job.

[Back to List](#)