



25800 Northwestern Hwy, Ste. 890
Southfield, MI 48075

Phone: 248-569-4646
Toll: 800-606-1717
Fax: 248-569-6737
E-mail: marketing@buckfirelaw.com

Facebook: www.facebook.com/buckfirelaw
Twitter: [@BuckfireLaw](https://twitter.com/BuckfireLaw)
Visit us: www.BuckfireLaw.com

We Want Your Review:

Bit.ly/BuckfireGoogle

PRSR STD
US POSTAGE
PAID
MAIL WORKS II



Our No-Fault Service Provider Spotlight

IWP: The Patient Advocate Pharmacy
PEACE OF MIND, DELIVERED.

At IWP, we view prescription medications as more than just pills in a bottle. As a specialized workers' compensation home delivery pharmacy service, we've made it our mission to ensure injured workers get the prescription medications they need to return to work as quickly as possible. We believe medication management and patient satisfaction drive better results and to IWP, **patient outcome matters.**

Workers' compensation can be a difficult landscape to navigate for injured workers. Retail pharmacies are not built for workers' compensation, often denying patients their medications or leaving them with out-of-pocket expenses. At IWP, we're experts in workers' compensation — putting the needs of our patients first. Our team of experienced pharmacists are available for confidential consultations to discuss medications, side effects, and potential drug interactions.

From our Four-Point Quality Check to daily PDMP tracking, our pharmacy staff guarantees the right medication goes to the right person for the right injury.

To learn more about IWP, visit our website at:
www.IWPharmacy.com or call 888-321-7945
Prescription Fax Hotline: 800-497-4276

December
2016

Special Points of Interest:

**PIP Coverage
for Helmetless
Motorcyclists**

**Buckfire &
Buckfire, P.C.
Launches No-
Fault Resource
Center Page**

**No-Fault News-
letter Going To
Digital Format**

Inside this issue:

How To List Your 2
Business On
BuckfireLaw.com

Buckfire & 3
Buckfire, P.C.
Cases of Interest

No-Fault Service 4
Provider Spotlight
IWPharmacy.com

The Michigan No-Fault Newsletter

Coverage for Helmetless Bikers Remains a Hot Topic

What Does Future Hold For Helmetless Motorcyclists?

Michigan bikers riding without helmets may have hit a bump in the road.

Insurance defense attorneys have recently asked judges to dismiss third-party injury claims and no-fault/PIP claims made by helmetless motorcyclists. The decisions in these cases will have a huge effect on medical providers.



Michigan law now allows motorcyclists to ride without a helmet if certain requirements are satisfied. One requirement is that the motorcyclist maintains a policy of no-fault insurance with minimum coverage in the amount of \$20,000 for injury benefits.

Since the passing of the new helmet law, there have been numerous accidents involving helmetless bikers. Insurance defense attorneys are asking judges to dismiss both PIP lawsuits and third-party lawsuits (for pain and suffering) when an injured helmetless motorcyclist did not maintain the required no-fault insurance under the helmet law.

The Michigan Court of Appeals recently issued an unpublished opinion in the case of *Estate of Swick v. Farm Bureau Ins. Co.* (April 26, 2016). In that case, the appellate court affirmed the trial judge's decision to deny the insurance company's request to dismiss the no-fault claims of an injured helmetless biker. The court ruled the biker was entitled to PIP benefits. To date, there have been no decisions relating to third-party injury lawsuits on this issue.

So far, helmetless bikers injured in Michigan can still pursue both PIP and third-party claims. However, you can expect the insurance companies and their attorneys to keep pushing this issue in the future. Don't be surprised if legislation is introduced in the future to prevent helmetless riders from receiving no-fault benefits or filing injury claims after a serious accident.

Continued on Page 2

THE IMPORTANCE OF HAVING LAWYERS WITH INTEGRITY ON YOUR TEAM

Insurance adjusters know which law firms represent clients with professional ethics and which ones do not. Many legitimate claims appear on the fraud radar simply because of the law firm that represents the claimant.

Currently, a number of insurance companies assign all cases with certain firms to their fraud investigation unit. This results in claims being delayed, denied and unpaid.

Buckfire & Buckfire, P.C. has never had a single case in the last 45 years assigned to such a unit. This enables our clients to get the treatment that they need and their medical providers to get paid for their services.

We take great pride in the many referrals that we receive from medical providers and case managers. This is the highest possible compliment to our firm, knowing that other professionals want us on their team, and have confidence in our abilities as skilled and expert attorneys.

We greatly appreciate all of your past referrals and look forward to more in the future.



Get Your Business Listed For Free On BuckfireLaw.com

The Buckfire & Buckfire, P.C. website ranks among the top law firm websites in the United States. BuckfireLaw.com, which receives more than 40,000 unique visitors every month, offers more relevant content, legal information, and resources than any other Michigan law firm website.

The firm recently launched a new section to its website to provide no-fault resources to accident victims and their families. You have the opportunity to list your business in The Michigan No-Fault Resource Center.

HOW DO I GET LISTED ON THE MICHIGAN NO-FAULT RESOURCE CENTER PAGE?

There are two ways to apply to be listed in the Michigan No-Fault Resource Center:

1. Visit us: <http://bit.ly/NoFaultResourceCenter>, and fill out the required form.

OR

2. Send an email to: MichiganProviderResources@gmail.com:

- In the subject line, type: **“Resource Page Application”**

- In the message, type the following, using the below format:

Category: Type of provider

Name: Business name

Contact Information: Street Address, City, State, Zip Code

Phone Number, Fax Number, Website

What is the deadline for submitting a listing?

There is no deadline to submit a listing. However, we will list the providers from top to bottom on the specific category page by the date of the listing request. The earlier you request a listing, the higher up on the page your company will be listed. We have full discretion on whether to list any website.

What is the cost to get listed on the No-Fault Resource Center Page?

There is no charge to have your company listed on the website.

BOTTOM LINE: COVERAGE FOR HELMETLESS BIKERS (CONTINUED FROM PAGE 1)

Motorcyclists not wearing helmets when injured in motor vehicle accidents are entitled to no-fault insurance benefits. Insurance companies will seek to preclude PIP and injury claims in the future.

Michigan No-Fault Newsletter Moving To Digital Format

Sign Up Today! BuckfireLaw.com/newsletter.cfm

Our no-fault newsletter will be moving to a digital format. This will be the final printed version you will receive. To sign up for the digital newsletter, visit: <http://www.BuckfireLaw.com/newsletter.cfm>

Buckfire & Buckfire Cases of Interest

• **\$475,000:** Settlement to pay medical providers for treatment provided to a pedestrian struck by an automobile in Detroit. He suffered multiple orthopedic injuries and internal injuries in the accident.

The insurance company disputed the client’s residency and argued that he was not residing with an insured resident relative and was not entitled to PIP benefits. Through litigation, we established his residency and the insurance carrier paid 100 percent of the medical bills.

• **\$150,000:** Settlement to a medical provider client for day treatment services provided to a TBI patient. The insurance company stopped payment, claiming the services were not necessary and reasonable. We filed suit against the PIP carrier and a settlement was reached prior to trial.

• **Confidential:** Settlement with no-fault insurance carrier in a litigated case involving a 28-year-old man who suffered a serious TBI in an auto accident 10 years ago. He resides at home and his parents provide him 24-hour attendant care service. On his behalf, we won a unanimous arbitration awarded in 2015 for unpaid past benefits and the award was paid by the insurer. Despite this arbitration finding, the company stopped paying benefits and we filed suit again.

Prior to trial, the insurance company agreed to pay 100 percent of past due benefits. The carrier also agreed to pay attendance care benefits for the next 10 years at a specified daily rate in addition to fees for day treatment programs.

The company will also continue to pay all accident-related medical and transportation expenses. This settlement provided the family peace of mind that benefits would be paid for the next decade and the matter would not have to be re-litigated annually.

MICHIGAN NO-FAULT REVIEWS



“When I was released from the hospital after my accident, I asked my wife if she could find a law firm specializing in personal injury and no-fault cases. I’m grateful she found Buckfire & Buckfire, P.C.

The service offered was professional, competent, courteous and thoughtful. My case was carefully represented and presented to me in a realistic manner.

From start to finish, the firm worked in my best interest and I would not hesitate to recommend the personalized services of Buckfire & Buckfire to a family member, friend or acquaintance.”



Ty R. Bahr
Howell, Mich.

WHAT DO YOU THINK?
Bit.ly/BuckfireGoogle