

To our New Jersey Auto Insureds: Information Regarding Your Medical Expense Benefits Under Your Personal Injury Protection (“PIP”) Coverage

Effective immediately and continuing for the duration of the state of emergency and public health emergency declared on March 9, 2020 by Governor Phil Murphy through the issuance of Exec. Order No. 103:



We encourage you to use network providers that utilize telemedicine or telehealth services wherever possible and clinically appropriate for the diagnosis, treatment, ordering and prescribing of tests, for PIP injuries, during the ongoing public health emergency, in order to minimize your exposure and the exposure of provider staff to those who may have the COVID-19 virus.

The use of telemedicine or telehealth will be reimbursed as appropriate with no specific requirements on the technologies (including telephone-only communications) used to deliver telemedicine and/or telehealth services and no prior authorization requirements on medically-necessary treatment, as long as the provider is properly licensed in compliance with legislation PL 2020 c.4.