

No Better Than a Placebo

By Brandon C. Hagaman

July 22, 2026

In *SNM Physical Therapy, LLC v Citizens*, No. 375649, 2026, (Mich Ct App July 17, 2026), the Michigan Court of Appeals, in an unanimous unpublished decision, upheld the trial court's granting of Defendant's Motion for Summary Disposition based on Plaintiff failing to show that NervoMatrix treatment was efficacious, and, therefore, was unreasonable and unnecessary. The litigation stemmed from a provider suit brought by SNM Physical Therapy (hereinafter Plaintiff) against Defendant Citizens Insurance Company of the Midwest (hereinafter Defendant) for medical expenses allegedly rendered to underlying claimant, Ilham Elrahazoui. On September 25, 2022, Elrahazoui was involved in a motor vehicle accident and allegedly sustained injuries. At the time of the collision, Elrahazoui was insured with Defendant.

Following the subject accident, Plaintiff treated Elrahazoui with NervoMatrix/Trigger Point Impedance Imaging (TPII). This treatment claims to use "Electric Hyperstimulation Analgesia to target myofascial trigger points identified through a proprietary algorithm that measure skin impedance." Plaintiff subjected Elrahazoui to 23 sessions of NervoMatrix claiming \$140,300.00 in medical expenses.

Defendant denied the NervoMatrix services, claiming the treatment was experimental and not efficacious. Defendant then filed a Motion for Summary Disposition supported by an opinion from Dr. Adil Ali. In said opinion, Dr. Ali noted that the only proper study conducted found the treatment failed to be superior to placebo. There was also a lack of scientific medical basis for how the NervoMatrix device detected trigger points or that said trigger points even exist. Simply put, there was no scientific medical basis to show that the NervoMatrix device was efficacious.

Plaintiff responded with a report and Affidavit from Dr. William McGee, where he attempted to describe how the device's algorithm worked. Dr. McGee opined that the NervoMatrix device uses an algorithm to pinpoint trigger points and, thus, enables a more focused and effective treatment. The trial court granted Defendant's motion.

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SNM PT v Citizens, No. 375649, at *3 (Mich Ct App July 17, 2026) holds that treatment that is experimental and not generally accepted in the medical community is not reasonable or necessary under the No-Fault Act unless it is demonstrated to be efficacious. Trial courts are entitled to grant motions for summary disposition in scenarios when plaintiff has failed to provide objective evidence of efficacy and medical community acceptance.

On appeal, Plaintiff claimed that the trial court erred, arguing that NervoMatrix was not experimental and there was objective evidence showing that NervoMatrix was efficacious. Under the No-Fault Act, PIP benefits are payable for: [a]llowable expenses consisting of reasonable charges incurred for reasonably necessary products, services and accommodations for an injured person’s care, recovery, or rehabilitation.” MCL 500.3107(1)(a).

The Court, while upholding the trial court’s granting of Defendant’s Motion for Summary Disposition, focused on *Krohn v Home-Owners Ins. Co*, 490 Mich 145 (2011), noting services being claimed must be both (1) objectively reasonable and (2) necessary for an insured’s care, recovery or rehabilitation. *Krohn*, 490 Mich at 163. A treatment that is experimental and not generally accepted in the medical community is not reasonable or necessary under the No-Fault Act unless it is demonstrated to be efficacious. *Id.* at 148. “[T]he term ‘reasonably’ must be determined under an objective perspective.” *Krohn*, 490 Mich at 160.

While it is generally considered a question of fact whether the services or products were reasonably necessary, there are instances where a trial court is able to decide said reasonableness and necessity. *Krohn* at 157-158. When a treatment is experimental, it is the Plaintiff’s burden to demonstrate that the treatment is reasonable by showing that the treatment is efficacious, and the efficacy must be demonstrated by objective and verifiable medical evidence. *Krohn*, at 163-164.

The Court, while addressing Plaintiff’s assertion that NervoMatrix/TPH was accepted in the medical community, noted that Dr. McGee’s own opinion stated that additional research was required to determine efficacy. The Court then noted how Defendant had presented evidence of studies, which were relied on by Dr. McGee, that showed that NervoMatrix treatment was no better than a placebo. Therefore, the Court determined that Plaintiff failed to show that the NervoMatrix treatment was accepted by the medical community and that said treatment was efficacious.

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