



Check with your health insurance provider about their subrogation rights.

Does using health insurance to receive treatment and pay medical bills affect your right to Med Pay benefits for the same bills? Check the terms of your health insurance to see if it is allowed to be reimbursed out of other money you receive for the accident. Called the *right of subrogation*, many health

insurance policies require that they be repaid for the expenses they covered—if you receive money from another insurance company. In addition, Medicare and Medicaid always *subrogate* (require repayment). However, if your health insurance has paid accident expenses and does not subrogate, you may be able to file a Med Pay claim for the same medical expenses and keep the proceeds.

If the accident was someone else's fault, will receiving Med Pay affect my claim for damages against that person?

Your receipt of Med Pay benefits does not reduce the responsibility of the person at fault for all your accident related damages, including expenses Med Pay covered.



Collecting Med Pay does not affect your legal claim for the accident.

Is Med Pay ever available in situations besides traffic accidents? Yes. Some homeowners and businesses have Med Pay which can be used by someone hurt on the premises to cover accident related medical expenses without the need to show negligence or fault on the part of the owner. As with all the matters above, an attorney should be consulted to determine your specific rights.

We hope you will find the information in this brochure useful in getting your medical bills paid after an accident. These materials are provided for information only and are not intended to be legal advice. Applicability of the legal principles discussed within these materials may differ substantially from your individual situation.

When you are dealing with any legal matter, we recommend first seeking the advice of an attorney who can advise you about your particular situation and facts. The use of any information provided in these materials should not be taken as establishing any contractual or other form of attorney-client relationship between Patterson & Adams and the reader or user of this information.

Paying Your Medical Bills

Using Med Pay Insurance For Accidents



1-800-ACCIDENT
(Toll-Free)

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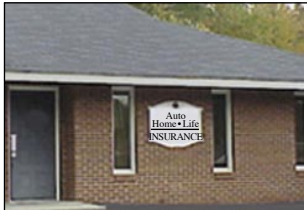
1-800-ACCIDENT
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Call us for answers to your questions about using Med Pay Insurance for accidents.



Patterson & Adams

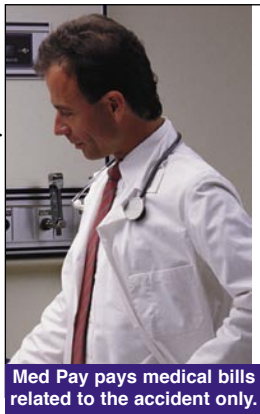
“If you have been injured in a traffic accident, you should know about *Med Pay* (Medical Payment Coverage Insurance) as a way to pay some or all of your related medical bills. This guide covers some of the most common questions we receive concerning Med Pay.”



Consider adding low cost Med Pay coverage to your insurance.

What is Med Pay? An optional type of insurance commonly sold with auto insurance policies just like liability, collision, comprehensive, and rental car coverage.

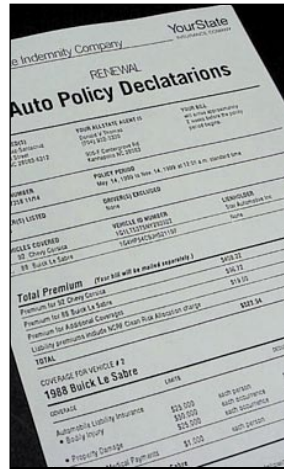
What does Med Pay cover? Up to its specific dollar limit, Med Pay can reimburse you for reasonable medical expenses resulting from traffic accidents including emergency room, doctor’s visits, hospital stays, and prescription medicines.



Med Pay pays medical bills related to the accident only.

What does Med Pay not cover? Med Pay insurance will not cover items like vehicle repair or other property damage, lost income, temporary or permanent disability, or pain and suffering.

Do I have to be entirely without fault to recover under Med Pay? No. Your degree of fault for the accident will not have any effect on your right to receive Med Pay, if it is available.



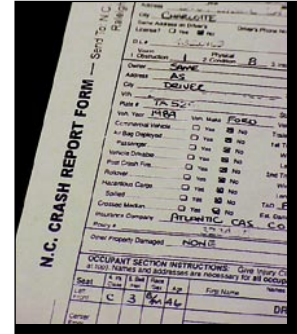
Check your Declaration Page for coverage information.

How do I know if I have Med Pay coverage and what its dollar limits are? You can check the *Declarations* page of your automobile policy to see if Med Pay (also called coverage “C”) is listed and the dollar amount covered (this amount is available for each injured person in the car). You can also call your insurance agent for this information.

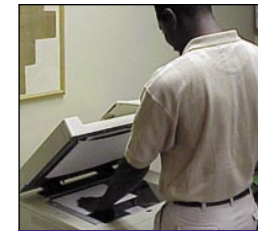
Suppose I was injured while riding as a passenger in someone else’s car. How do I know if Med Pay is available to me? You can ask your driver if they have Med Pay or seek the name of the insurance agent of the owner of the vehicle you were riding in. Then contact the agent to check for possible Med Pay coverage on the vehicle. You may want to consult an attorney to determine other sources of possible Med Pay coverage (which may include your own policy, if any).

If Med Pay is filed, will it make my insurance rates go up? No. Your insurance rates should not be raised simply for filing a Med Pay claim. However, if you are *at fault* for causing the accident, your insurance rates may go up whether you file a Med Pay claim or not.

If I’m covered, can I file Med Pay myself? Yes. You should contact your insurance agent or the Med Pay Insurer and advise them that you wish to file a Med Pay claim. Send them a copy of your accident report and all medical bills to the address they provide. Keep duplicate copies of everything you send.



Your accident report is a public record and can easily be obtained.



Keep a copy of all documents.

How long does it take to be reimbursed after filing? The time can vary, but once you have provided proper documentation, Med Pay claims are usually processed within three weeks.

What happens if I let my doctor or lawyer file Med Pay for me? Make sure you know what fee will be charged for this service before agreeing. With your permission, some doctors will file your Med Pay claim for their bills so they receive payment directly from the insurance company. If others file your Med Pay claim with notice of certain creditor’s rights like medical liens, your Med Pay reimbursement may be affected. An attorney should advise you in such circumstances.