

How Do My Medical Bills Get Paid?



FIRST-PARTY COVERAGE

First-party coverage is the coverage provided by your own auto insurance company. Each state has different types of first-party coverage, and we are happy to help you access yours. First-party coverage has limits, however, and once it has been exhausted, you will receive an “Exhaust Letter” from your insurance company. At this point, it’s important that you notify us to make sure the remaining balance is billed to your health insurance.

HEALTH INSURANCE

Once first-party coverage has been exhausted, the remaining bills should be processed by your health insurance company. The amount your health insurance will pay will differ depending on your insurance plan. You will be responsible for any co-pays or deductibles associated with your medical care. To keep expenses down, be sure to see medical providers within your insurance company’s network.

WHAT IF I DON’T HAVE INSURANCE?

Attorney Lien

If you do not have health insurance or your medical provider does not accept your insurance, you can request to have your medical provider set up a lien. This allows your account to be put on hold until proceeds from your settlement can be used for your bill.

PAYMENT PLANS

If a lien is inaccessible to you, we recommend setting up a payment plan with your medical provider. Many providers will work with you and accept small monthly payments if needed.

CLIENT IS RESPONSIBLE FOR BILLS

Our goal is always to obtain the best settlement for your case, so that you can be reimbursed for bills associated with your accident. We use the options above to keep your out-of-pocket bills as low as possible. Keep in mind, however, that prior to receiving a settlement, you are responsible for these costs. Please let us know about ALL medical procedures and other expenses related to your accident so they can be added to your claim.
