

## How Do My Medical Bills Get Paid?



### Ridley Payment

Montana's Ridley Law is named for a state Supreme Court case, where it was found that if liability is "reasonably clear," the responsible party's insurance company must pay your medical expenses in advance. You may also be able to get your bills and lost wages paid right away, depending on the nature of your case.

Your attorney can help you understand whether you are entitled to Ridley payments. This means that you may be able to get your bills paid right away, depending on the nature of your case. Your attorney can help you understand whether you are entitled to Ridley payments.

### What If Ridley Obligations Don't Apply To All My Bills?

#### Medpay

Not all cases or expenses have reasonably clear liability. In these instances, you may have to wait for your case to settle to get all your bills paid. However, if you have MedPay (short for medical payment) coverage on your car insurance policy, you may be able to get some of your bills paid right away.

MedPay coverage will pay your medical bills immediately, up to a certain amount. MedPay is not required in Montana. You can find out whether you have MedPay coverage by checking your insurance policy or calling your agent. Once you have reached your MedPay limit, you will receive an "exhaust letter," and will need to begin billing your health insurance for the remainder of the costs. Contact your attorney right away when you receive your exhaust letter.

#### 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, seek 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.