



When your future
is at stake.

When you are in an accident and you are not at-fault, it can be very frustrating to get medical bills in the mail for the treatment you have received for your accident-related injuries.

“This wasn’t my fault! Why do I have to pay anything?”

We hear this question frequently. Despite what people think would be most fair, the at-fault insurance company almost never pays a victim’s medical bills up-front. If you have been injured in an accident and you were not at-fault, there is often coverage for your medical bills aside from the at-fault insurance that may be available.

Ordinarily, you should send your medical bills to your own health insurance company first. Medical payments (med pay) coverage is a type of coverage that you can purchase through your own auto insurance company for the purpose of covering your accident-related medical bills. If you have available med pay coverage on your own automobile insurance policy, this insurance should be used to cover things like deductibles, co-pays, and expenses that are not covered by your available health insurance.

However, sometimes there is disagreement between your auto med pay and health insurance as to who should pay your bills

***Who pays for medical bills
if I am in an accident and
it was not my fault?***

first. The outcome of this disagreement is important to you because having to turn to med pay first can result in med pay coverage being exhausted by just one large hospital bill. If your med pay coverage is quickly exhausted, you will be left paying co-pays and deductibles and other non-covered expenses entirely out-of-pocket. An experienced attorney can help you maximize the coverage available to you.

Depending upon the terms of your health insurance contract or med pay contract and the various laws that apply, a company making payments towards your accident-related medical bills may seek to be repaid out of the proceeds of your settlement- this concept is called “subrogation.” However, the right of subrogation is not absolute and it should be evaluated by an experienced attorney.

If your accident occurred while you were working on the job, you may have the right to recover worker’s compensation benefits, which includes coverage for your accident-related medical bills. However, benefits under worker’s compensation laws will rarely fully compensate you for the damages caused by an accident. You also have the right to seek compensation from the at-fault party and his or her insurance company, but your worker’s compensation carrier may be entitled to a portion of that recovery.