

## Med Pay Information

A lot of people have medical benefits (MedPay) included in their automobile policies, and don't realize the benefits of using it. Our office highly recommends that you use your medpay coverage, if you have it, in the event that you've been injured in an automobile accident, regardless of who was at fault.

Here are 5 major reasons why we recommend that you utilize your medpay.

1. Medpay is like health insurance - using it does not cause your rates to increase. If your rates increase it is not because you filed your medpay, it is due to other circumstances not affiliated with your medical claim.
2. Filing your medpay doesn't relieve the other party from having to pay in full for your loss. Medpay simply makes payments for your medical bills on your behalf as you receive treatment and then collects the money owed to your insurance company from the at fault insurance company upon settlement of your claim. Secondly, if the other drivers liability insurance refuses to make payment to you for whatever reason, filing your medpay will help to ensure that you are not left with all of the medical bills to pay out of your pocket.
3. If you have medpay coverage and choose not to file it, then you are paying for an option every month on your premium, but not receiving any benefits.
4. As long as our office is filing your medpay and your insurance company is continuing to cover your charges, you will not be required to make payments out of your pocket on your personal injury account in our office.
5. Let your insurance company work for you; by involving your insurance company, even when the accident was not your fault, you ensure that there is someone else helping look out for your best interest.

Please be aware that it is our desire to provide you with the best care available for your condition and to assist you in maintaining overall good health. We will be happy to assist you in answering any questions you may have and explaining to you all options that are available in a personal injury claim.