

Q & A Regarding Med Pay

Medical Payment Insurance

Med Pay Will Reimburse You – Using Med Pay Insurance for Auto Accidents

If you have been injured in a auto accident, you should know about Med Pay or **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.

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? Med Pay can reimburse you for reasonable medical expenses resulting from auto accidents.

What doesn't Med Pay cover? Med Pay insurance will not cover items such as 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.

How do I know if I have Med Pay coverage? You can call your agent or check the Declarations page of your automobile policy to see if Med Pay (also called coverage "C") is listed along with the dollar amount covered.

If 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. You may want to consult an attorney to determine other sources of possible Med Pay coverage (which may include your own policy).

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.

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 claims for me? Make sure you know if a fee will be charged for this service before agreeing. With your permission, some doctors will file your Med Pay claim to cover payment of their bills 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.

Does using health insurance to receive treatment and pay medical bills affect your right to Med Pay benefits for the same bills? No.

If the accident was someone else's fault, will receiving Med Pay affect my claim for damages against that person? No, receiving Med Pay benefits will not reduce the responsibility of the at fault person for all your accident related damages.