

Many people have medical payments coverage under their automobile insurance policy. Medical payments coverage is referred to as medpay. Most people do not even know that they have medpay coverage. Those who do know about medpay coverage do not know what it is for. Medpay coverage reimburses you for healthcare costs incurred for you or anyone in your automobile when an accident occurs. It does not matter if or who is at fault in the accident.

Healthcare providers are sometimes contacting your insurance company and convincing your insurance company to pay the healthcare providers for your medical payments coverage. The healthcare provider is not entitled to your medpay coverage. You have a contract with your insurance company. The healthcare provider does not have a contract with the insurance company.

Make sure to compile your bills and submit those to your insurance agent or adjuster for payment to your medpay.

---