MARTIN & JONES PLLC
Attorneys at Law

Most people purchase car insurance and never think about it until they are in an accident. While this is understandable, it can result in some unpleasant surprises in the event of an accident when you learn precisely what is covered and what isn't. If you have questions about your insurance coverage, a car accident lawyer can help.

Who Pays Your Medical Bills Following a Car Accident?

Your car insurance includes coverage for any property damage or bodily injury you may cause in the event of a car accident. North Carolina requires the following types of coverage:

- Bodily injury liability - minimum of $30,000 per person and $60,000 per accident
- Property damage liability - minimum of $25,000
- Uninsured motorist (UM) coverage - minimum of $30,000

Note that underinsured motorist (UIM) coverage is often optional and must be added to your policy.

All drivers are required by North Carolina law to carry insurance. This means that you can pursue a claim against the other driver if they were at fault. You can seek compensation for your medical expenses, even if you have health insurance.

Insurance provides an important safety net for all drivers on the road. However, there are two short-comings to this system:

- First, you cannot use your car insurance policy to cover your own medical bills if you were at fault for causing the accident. Your car insurance will not cover your copays, deductibles, or any of your medical expenses if you do not have health insurance.
- Second, if you do not have health insurance or have major expenses that are not covered by your health insurance, you will have to pursue a claim against the other driver for reimbursement of your medical expenses. This could take up to several months and there is no guarantee of a positive outcome.

Ultimately, determining who may be liable for your medical bills can be a complex issue. If you have been injured and are not sure what to do, a car accident lawyer can give you the guidance you need.

Understanding MedPay

MedPay is an optional type of insurance coverage that you can purchase. MedPay is short for “medical payments” and provides coverage for your own medical bills as well as funeral expenses resulting from a car accident. It also provides coverage for the following:

- Any passengers in your car who were injured in the accident
- Any member of your household who was driving the vehicle with permission

MedPay coverage applies regardless of who was at fault in the accident. Coverage can range from $1,000 to $30,000 or more, but only for injuries caused by the accident and medical expenses that are both reasonable and necessary. A “reasonable” medical expense is one that is consistent with what is typically charged for that type of treatment by other doctors in your area. A “necessary” medical expense is one that arises from a treatment that is required for the victim to make a full recovery.

Why You Should Consider Purchasing MedPay Coverage

When it comes to insurance, most of us are typically trying to pay as little as possible while covering our needs. As a result, optional coverage is often dropped. Here are some reasons why you should consider purchasing MedPay Coverage:

- It is generally inexpensive. For only a few extra dollars per year, you can purchase thousands of dollars of medical coverage.
- MedPay provides coverage even if the accident was your fault.
- MedPay can provide coverage for passengers who may not have health insurance.
- MedPay can supplement existing health care coverage and be used to pay for copays, deductibles, and other out-of-pocket medical expenses.

If you have been in an accident and are unsure whether you have MedPay coverage or are unsure as to how to make a claim, a knowledgeable car accident lawyer can help.

How the MedPay Claim Process Works

If you have MedPay coverage, you have to submit your claim for medical expenses under your policy regardless of whether the other driver was at fault for the accident. While this may seem unfair, it means that your medical benefits will be paid much more quickly than if you had to wait for a determination of liability.

To make a claim, you need to contact your insurance carrier and inform them of the accident. Once you have received treatment, you will need to provide them with the necessary documentation. This will generally include your medical bills and a description of the treatment you received.

Once the insurance company receives your documentation, one of four things can happen:

1. They can approve your claim;
2. They can deny your claim;
3. They can partially approve/deny your claim or
4. They can request additional documentation.

On average, it takes approximately two to four weeks for the insurance company to make a decision in your case. Thankfully, most MedPay claims are paid. You should contact a lawyer, however, if you believe that your MedPay claim has been unreasonably denied.

Assuming that your claim is approved, you will receive a check in the amount of your claim or up to your policy limit. For example, if you have $5,000 worth of coverage but only received $1,500 worth of treatment, you will receive a check for $1,500. Conversely, you will receive a check for only $5,000 if your treatment costs exceed that amount.

What if Your MedPay Coverage Does Not Cover All of Your Expenses?

Unless the accident is your fault, you may be able to pursue a claim against the other driver. Issues regarding liability and insurance coverage are far more complex than people realize. A car accident lawyer can provide guidance from the outset of your claim, help you navigate the claim process, and hold the other driver accountable when appropriate.

Questions About Your MedPay Coverage? Contact Martin & Jones Today

Let us help you sort out the various issues in your case so that you can get the compensation you need. Call us at 800-662-1234 or fill out our online contact form to schedule a free consultation to discuss how we can help.

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