

One of the most common sources of anxiety when people get injured is how they are going to pay their medical bills. Medical treatment is expensive and accidents are unexpected, which means that people are typically unprepared. These costs can be difficult to bear even for those with health insurance.

Your Health Insurance

Most people will look first to their health insurance policy for payment of their medical bills. Your health insurance coverage will usually apply regardless of fault or where the injury occurred. Of course, you will have to pay any copays or deductibles out of pocket. These costs could be significant depending on your coverage or the extent of your injuries.

People who do not have health insurance coverage will have to depend entirely upon other sources of coverage in order to get compensation for their medical bills.

The At-Fault Party

In most personal injury cases, the injured party is looking to the party that they believe is responsible for causing their accident to cover their medical expenses and other losses. For example, if you were injured in a car accident, you may pursue a claim against the other driver who ran a red light and struck you. If you prevail, the at-fault driver would be legally responsible for paying your medical bills.

In many situations, however, the at-fault party is not actually the one who will be paying your medical bills out of their own pocket. Instead, your medical bills will be paid by their insurance carrier. This is why most states (including North Carolina) require drivers to carry liability insurance – to ensure that there is sufficient coverage to cover any claims that may arise. People and businesses carry insurance in order to protect against potential liability exposure. That's not to say that you should pay your medical expenses out of pocket until you receive compensation from the at-fault party. You should use whatever health insurance benefits you may have. And while you cannot be compensated for any medical bills that are covered by your health insurance, those expenses will be used to determine the value of your claim for other purposes. If the other party is found to be at fault, your insurance may seek to recoup their

expenses from the other insurance company through a process called subrogation.

If the at-fault party does not have insurance or their coverage is not sufficient to cover all of your losses, then they may be personally liable for any uncovered losses. This means that they will have to pay your claim from their own assets. This can become highly problematic if they do not have sufficient income, savings, or other assets that can be used to pay your losses. Many parties will file for bankruptcy in order to avoid having to pay claims such as these.

Third Parties

In some situations, you may be able to pursue a claim against a third party who was uninvolved in the incident that caused your injuries. For example, you can typically hold an employer responsible for the negligence of their employees if you can prove that the employee was acting within the scope of their job. Most [truck and commercial vehicle accidents](#) involve pursuing claims against the trucking company or other corporate entity in order to recover compensation for the accident victim's medical bills.

Pursuing uninvolved third parties can be more difficult than your typical personal injury case, but it is sometimes your only option. A personal injury attorney will be able to determine whether you have a claim against a third party and will know the right steps to take.

Workers' Compensation and Medical Bills

The question of who will pay your medical bills is a little more complex in the context of a [workers' compensation](#) claim. Workers' compensation is a valuable benefit because it will cover 100 percent of your medical bills if you qualify for coverage, namely, whether you were injured in the course of your job duties. Furthermore, workers' compensation will provide coverage regardless of fault and much more quickly than if you were to pursue a personal injury claim.

However, you do have to pursue treatment as directed by your employer and their workers' compensation insurance carrier. Except in emergency situations, this means that you may not be able to choose your doctor at the outset. In addition, changing doctors may require their approval. There are exceptions to these rules, but generally speaking, your medical expenses may not be covered if you do not follow the appropriate procedures. This means that you will be personally liable for those medical bills. The workers' compensation process can be complicated, but a workers' compensation attorney can provide you with the guidance you need.

Injured? Contact Martin & Jones for Help Getting Your Medical Bills Paid

At Martin & Jones, we have decades of experience in navigating the claim process and helping injured people cover their medical bills. We also help people obtain compensation for more than just their medical bills - we can help you recover your lost income and get compensation for your pain and suffering and other losses. To discuss your case and how we can help you, call us today at 800-662-1234 or complete our [online contact form](#) to schedule a free consultation. The sooner you contact us, the sooner we can help you start moving forward.