

Obtain Medical Payment Coverage for All of Your Automobiles

Today, fewer employers are providing health insurance for employees. If you do not have health insurance and you and your children are hurt in an automobile accident, who will pay your medical bills? Check the Declarations page of your automobile insurance policy to see if you have medical insurance, often called "med pay," as part of your automobile insurance coverage. You can obtain \$100,000 of med pay through your automobile insurance company for as little as \$40.00 per year. Not all automobile insurers offer med pay up to \$100,000; if your company does not, change companies.

The important benefits of purchasing med pay through your automobile insurance carrier are:

1. Med pay through your automobile insurer is primary (must be used first) before your health insurance and can be used to pay any required deductible of your health insurance.
2. With med pay you can select your treating physicians and control your medical care.
3. There are no pre-existing condition exclusions.
4. Med pay covers your passengers -- for example, if you were driving your son's friends to a soccer game.
5. Med pay travels with you. When you fly out of state and rent a car, it goes with you.
6. Med pay automobile insurance does not have a subrogation clause pursuant to §10-4-635(3)(a) C.R.S. Each health insurance policy requires you to reimburse your health insurance carrier the cost of your medical bills it has paid from your settlement with the at-fault driver who causes an accident and injures you. This is called "subrogation." This can take thousands of dollars from your settlement. With med pay, this pay-back provision is not included in your automobile insurance policy.
7. There are no co-pays or deductibles for you to pay when you obtain medical care using your med pay automobile insurance benefits.
8. Med pay may even cover your medical bills if you are a pedestrian and you are struck by a car.
9. Motor vehicle med pay may provide a funeral/burial expense benefit.
10. Med pay covers the named insured and the resident relatives of the named insured and other occupants of the vehicle who are riding with the consent of the policy owner, or with the consent of a resident relative of the policy holder.
11. Some policies will cover the named insured and his/her resident relatives when they operate or ride in non-owned vehicles.
12. Med pay will cover your medical expenses and the medical expenses of your passengers even if you are the at-fault driver.

If you are hurt in an automobile accident and you do not have health insurance or med pay coverage, you will not receive needed medical care to return to health. Without proper medical care, you cannot build a potential injury claim. I have med pay coverage on each of my vehicles in an amount of \$100,000; total cost is about \$40.00 per vehicle per year.

If you have any questions about this type of coverage, call me at my cell phone number: 720-270-2500, or at my office: 303-694-2500. If you miss me – as I am in Court often – please leave your number and a time when I may reach you.