

# **WHO WILL PAY FOR MY MEDICAL BILLS AFTER A CAR ACCIDENT?**

## **Who Will Pay For My Car Accident Medical Bills?**

That answer depends on who or what caused the accident, if you were partially at fault, and if the other driver is insured.

If you get hurt in an a car accident, you may wonder who is going to pay for your medical bills & treatment, how can personal injury law firm help you. An car accident injury settlement or a verdict at trial is great, but that doesn't help you pay your medical bills now. This article will discuss how your car accident medical bills get paid on an ongoing basis. The simple answer is that it depends on the type of accident that you have, the state that you live in, and the type of insurance that is involved. Read on for the details.

## **Are My Medical Bills Paid in an Injury Settlement?**

**General Rule – The Defendant Does Not Have to Pay Your Medical Bills on an Ongoing Basis**

The most important thing to know is that, if you get into an accident, you are generally responsible for the payment of your medical bills as you incur them. The only exception is car accidents in “no fault” states, discussed below. Even if the person who injured you is clearly at fault, the law does not require him or her to pay your medical bills on an ongoing basis. The only thing the law requires is that, if the other person is at fault, he or she must pay you damages to resolve your lawsuit — and in many cases, your medical bills are a part of those damages. But the defendant does not have to pay your medical bills as they come in.

## **Car Accidents – “No Fault” States**

In a motor vehicle accident case, coverage of your medical bills depends on whether the accident happened in a “no fault” state or not. No fault insurance means that your automobile insurer will pay some or all of your medical bills if you get into a car accident, regardless of who was at fault for the accident. In some “no fault” states, there is a limit to what your own automobile insurance company will pay. The limit differs from state to state, but is generally \$10,000 or less.

After your medical bills exceed the state's ‘no fault’ limit, you are responsible for paying them. If you have health insurance, your health insurer will pay your medical bills. If you are on Medicare or a state-run health insurance program through

Medicaid, those entities will pay the bills. If you do not have health insurance, Medicare, or Medicaid, then you are responsible for working out payment arrangements with your healthcare providers.

For more information about car accident laws and regulations specific to Texas, you can refer to this guide on window tint laws in Texas. It provides insights into the legal aspects of car accidents in the state.



## **Motor Vehicle Accidents – Non “No Fault” States**

If you get into a car accident in a state that does not have no fault insurance, you will generally be responsible for paying your medical bills. However, some drivers in these states have medical payment insurance coverage (known as “med pay” coverage). “Med pay” coverage will pay the medical bills of drivers or passengers involved in a car accident with the insured, up to the insured’s “med pay” policy limits, which are generally less than \$10,000. After your bills exceed the “med pay” policy limits, you will be responsible for paying them. “Med pay” coverage is not always required, so, if neither you, nor the person at fault, have “med pay” coverage, you are responsible for paying the bills.

## **Premises Liability (Slip or Trip and Fall Accidents)**

In a premises liability or slip and fall case, the injured person will generally be responsible for payment of his or her medical bills, unless the premises owner's property insurance policy has "med pay" coverage. If the premises owner has "med pay" insurance coverage, then his or her insurance company will pay the injured person's medical bills up to the "med pay" policy limits. After that, the injured person is responsible for paying the bills.

## **Boating Accidents**

Boating insurance policies rarely have "med pay" insurance coverage, so, if you get hurt in a boating accident, you will most likely be responsible for paying your medical bills.

## **Work-Related Accidents**

If you get hurt in a work-related accident, your workers' compensation insurer will pay all of your medical bills. In a work-related accident, you are not required to pay any money toward your medical bills. You do not have to pay any medical bills or deductibles. Further, many states require the workers' compensation insurer to reimburse you for transportation expenses (mileage, tolls, and parking) for all of your travel to and from your medical appointments.

## **The Insurer That Pays Your Medical Bills Is Entitled To Reimbursement**

If a health insurer, Medicare, or the state agency administering Medicaid benefits pays your medical bills related to your accident, they are entitled to be reimbursed for what they paid your health care providers.

## **Worst-Case Scenario**

If you're injured in an car accident, insurance coverage is not available, and it turns out that you don't have a personal injury case — because it was your own fault, there is insufficient evidence, or another reason — then you'll be on the hook for all your medical expenses. In this case, you have limited options, and you'll probably have to cover the costs of medical treatment yourself. If you can't afford the bills, you'll need to turn to family and friends, or consider getting the debt discharged through bankruptcy.