



# **The Aftermath of an Accident: Medical Bills**

## **Checklist for Dealing with Medical Bills After an Accident**

Disclaimer: This report contains general advice for your reference only. The printing or possession of this document does not constitute an attorney-client relationship. If you have additional questions, please contact our office at (304)326-1800

# Medical Providers and their BILLS!

If you or a loved one has recently been in an accident, you may have started collecting piles of medical bills. If not, rest assure, they are coming!

You can expect to receive bills from a number of medical providers including: the ambulance company, the emergency room, the hospital, the attending physicians, the lab company, the x-ray technician and many others. You will receive bills from the initial treatment on the day of the accident and the many follow up appointments to come.

They can include your primary care doctor, physical therapists, specialists and even chiropractors. And if you received surgery or had an extended stay at a hospital, you will have those medical bills as well. At this point, I am sure you are asking yourself: *How am I going to pay all of these bills?*

Save your credit!

## Don't Panic!!!

*That's right, don't panic!* There are ways to avoid and clear up some of the medical bills that you have received. It may even **STOP** the collection calls and protect your credit rating! Our **checklist** will walk you through the steps you should take to not only minimize your stress, but also the amount of bills that you will have to repay out of any funds that you may receive.



\*Approx. Medical Cost after accident with 3 fractures.

## Checklist for Dealing with Medical Bills after an Accident

*Follow this checklist to reduce your stress!*

- All of your medical bills should be submitted to your health insurance provider, whether it is health insurance through your employer, a personal policy or through Medicaid or Medicare.** In the long run, this will benefit you, as it will not only minimize your out of pocket expenses, but it will also minimize how much you have to pay back. *We understand that you may not want to have your insurance company pay, and that the person who caused your accident should pay, but in the long run, this is the best option for you. (And those that are responsible will pay!)*
  
- Check for Medical Payments Coverage.** There may be medical payments (Med Pay) coverage available to you. The purpose of this coverage is to provide funds to take care of medical bills associated with an accident regardless of fault. Most insurance companies will begin to pay your bills once documentation is provided. *If other policies are applicable to your case, there may be other med pay insurance coverage available to you – we can help you find them!*
  
- If you do not have health insurance or Med Pay coverage, you still need to take action to preserve your sanity!** If you are not covered by health insurance, it is important that you still contact your medical providers. You may be able to make payment arrangements with each one to prevent those bills from being sent to a collection agency. Some providers will even take small payments until your claim is taken care of.
  
- Finally, if you cannot get the insurance companies to work with you or deal with your medical providers, contact The Miley Legal Group.** We offer a **FREE** consultation (304-326-1800) and can provide you with your options when it comes to your medical bills. While we CANNOT legally prevent a medical provider from sending your account to collections, we do have relationships built with many of our local providers and they understand the injury claim process.

*Let us HELP you!*

**If you follow the steps on this checklist, it will help make dealing with the medical bills from your accident a lot easier. Do not let bills and phone calls create unnecessary stress. Dealing with bills should not be your priority, there is help available.**

**Give us a call (304-326-1800) and get your FREE consultation!**