

Motor Vehicle Accident Medical Coverage

Repeatedly, chiropractors ask questions about what steps they can take in Pennsylvania in order to ensure payment when treating a patient who was injured in a motor vehicle accident. The following are some tips for you to keep in mind.

- Ask the patient for a declarations page.

When a patient comes in for an initial visit following an accident, ask him or her to provide a copy of the declarations page of his or her automobile insurance policy. The declarations page will state the amount of first party medical benefits coverage for payment of medical and related medical charges. This is your *first source* for payment.

Inquiry should also be made regarding any prior care or treatment the patient received for the injuries. These prior payments reduce the available amount to pay you. Ambulance charges, emergency room fees, etc., will also reduce the available amount.

- Obtain insurance information for other insured vehicle(s).

If there is another vehicle policy in the household, the first party insurance coverage on the *other policy* may be a *second source* of coverage available to pay you. If the patient was an occupant of an insured vehicle the policy on that vehicle is a *third source*.

- Obtain health care insurance information.

Once all vehicle first party medical coverage is exhausted the patient's health care insurance becomes the *next source* for payment.

- Review all applications to insurance companies carefully.

You or someone on your staff should review all applications to vehicle insurance companies for first party benefits to be sure that all injured body parts are noted in the application. Failing to include an injury may result in a denial of payment.



These are only a few suggestions. In order to assist you in your practice, we will answer any questions you may have – free of charge - regarding insurance matters such as coverage issues, peer and utilization reviews, and issues arising from independent medical examinations.

Free consultations are also available for any of your patients who have suffered injuries. Fees in injury cases are always contingent upon a recovery for your patient.

You or your patients are always welcome to contact Weisman Goldman Bowen & Grzywinski directly by telephone at (412) 566-2520 or by email at www.wbgblaw.com.