

## **Tips on dealing with your claim**

### **If You Have Health Insurance or Medicaid**

It is in your best interest to have your accident-related medical bills processed and paid by health insurance.

Provide your health insurance information to all of your medical providers. Do not provide any auto insurance information to your medical providers.

When you receive medical bills, confirm that they have been processed/paid by your health insurer.

If a bill has not been processed/paid by health insurance, call the billing office and provide your health insurance information.

If there is a balance after health insurance has processed/paid a bill, you have three options:

1. Pay the balance;
2. Set up a payment plan and keep the account current; or
3. Provide a copy of the bill showing the balance to your attorney to submit for medical payments coverage under your auto insurance policy (if you have medical payments coverage).

### **If You Have Medicare**

Provide your Medicare information to all of your medical providers. Do not provide any auto insurance information to your medical providers.

When you receive medical bills, confirm that they have been processed/paid by Medicare.

If a bill has not been processed/paid by Medicare, call the billing office and provide your health insurance information.

If you receive a letter from the medical providers that requires you to provide your auto insurance or medical payments coverage information, then contact your attorney.

### **If You Do Not Have Health Insurance**

Set up payment plans for all of your outstanding medical bills to keep them current.

If you are unable to make monthly payments on these bills, they will likely go to collections while your case is pending. If you receive a collection notice, provide a copy of the notice to your attorney.

## **Chiropractors and “Letters of Protection”**

Most chiropractic offices do not bill health insurance for their treatment. Instead, they will bill accident-related treatment separately and get paid out of the settlement. In these cases, you do not have to worry about paying out of pocket and the bill will not be sent to collections.

Chiropractic offices may sometimes require a “letter of protection” from your attorney’s office that guarantees the attorney will pay the chiropractor out of your settlement.

## **“Subrogation”**

If your bills have been paid by health insurance, Medicare or Medicaid, then they are entitled to be paid back out of your settlement. This is called Subrogation.

If you have Medicare or Medicaid, your attorney will coordinate with them directly and you do not have to take any action.

If you have health insurance, you may receive a letter from your health insurer (or a company that says they work with your health insurer) that asks whether you were involved in an accident. If you receive a letter from one of these companies, provide it to your attorney. Common companies that issues these letters are: Optum, The Rawlings Company and Xerox.

## **Lost Wages**

If you miss work because of your accident, you must have a doctor’s note in order to recover your lost wages. Ask your doctor for an ‘off work’ note and provide a copy of it to your attorney.

Once you have returned to work, obtain a letter from your employer (manager or HR person) that states the following information:

1. Your position.
2. Dates missed.
3. How many hours you were scheduled for on these dates.
4. How much you make per hour.

In addition, ask your employer for copies of all pay stubs for pay periods that you missed work.

## **Social Media**

Insurance companies check your social media for statements and photos that they can use against you. Take this opportunity to update your privacy settings and make your accounts non-public.

Do not post anything about:

1. The accident.
2. Your injuries.
3. Interactions with the insurance company or your attorney.
4. Any travel or vacations.
5. Any physical or recreational activities that you participate in.

Limit your social media presence as much as possible.