



## Med Pay FAQ's

### **What is Med Pay?**

Medical Payments coverage (Med Pay) is elective coverage on your automobile insurance policy to cover you and your passengers in the event that you are in an accident. This optional coverage from your automobile insurance company will make payments to your medical providers, up to the elected coverage amount in the event of an accident or injury.

In many states, medical payment coverage is mandatory for the automobile insurance company to provide within each policy. (It is sometimes referred to as PIP.) Unfortunately, in Georgia, it is not required. Therefore, insurance companies and agents do not routinely offer the coverage ***unless you ask for it.***

### **How much coverage is available?**

Most insurance companies sell coverage amounts of \$1,000, \$5,000, \$10,000, \$25,000, and \$50,000. Coverage amounts apply to each person in the vehicle injured during the accident. For example: if you have coverage in the amount of \$5,000, and four persons are injured in the accident, each injured person will have \$5,000 in coverage, for a total of \$20,000 in coverage.

### **How much does Med Pay cost?**

Med Pay is affordable coverage, usually costing less than \$10 a month for \$10,000 of protection. For only a few dollars a month, you can have the security of knowing you have medical payments coverage if you are involved in an automobile accident.

### **What if the accident isn't my fault?**

Med Pay is no-fault insurance that pays for your medical bills regardless of who is at fault. It will be your automobile insurance company's responsibility to recover their losses from the at-fault party.

### **Will this affect my automobile insurance premiums if I have to file medical claims?**

No. Med Pay is a separate optional rider policy on your automobile insurance, for the purpose of paying for your medical expenses. If you file medical claims through your Med Pay rider, it will not affect your premiums on your automobile insurance.

### **What if I already have health insurance?**

Of course, you could have medical coverage for automobile accidents through your health insurance. In this case, Med Pay would pay for any gaps in your coverage.

### **Why is it important to have Med Pay coverage regardless of other medical coverage?**

- Med Pay could cover the balance of insurance high-deductibles and/or co-pays, reducing your out-of-pocket expense for your medical care after an automobile accident.
- Your health insurance policy may not cover, or have limited coverage for, Chiropractic or Physical Therapy treatment.
- You will have the ability to choose your health care provider (assuming they accept Med Pay). Optimum Health gladly accepts Med Pay.
- If you must sue the at-fault party, your health insurance policy could have a provision that allows your health insurance company to take a portion of your settlement as a reimbursement for medical expenses they have paid.
- Your passengers may not have health insurance and would be covered by your Med Pay.
- Should you need long term care or assisted living, which can be very costly, substantial Med Pay coverage can defer some of those costs.

### **Why do I need to see a chiropractor for Automobile Accident Injuries?**

Chiropractic treatment is often more appropriate for automobile accident victims than any other form of therapy. A chiropractor that specializes in the treatment of automobile accident victims will ensure that both the structural and the soft tissue components of the injury are addressed with proper therapy.

***Call your agent today to see if you have Med Pay benefits. If you do not..... purchase it!***