

## Using Health Insurance for Crash-related Injuries: What You Need to Know

If you've gotten injured in a car crash, **Personal Injury Protection** is the first place to get your medical bills paid. Even if you don't have auto insurance, you may still have PIP, because there are situations in which the PIP of the driver who hit you must pay your medical bills.

PIP, however, only pays up to \$15,000 worth of medical bills, unless you have paid for higher coverage. PIP also only pays for a year. So if you continue treatment for over a year or if your medical bills add up to more than \$15,000, your health insurance will have to start paying.

Unfortunately, if you have to use your health insurance to pay for medical care related to car-crash injuries, you will probably not be getting much more than a loan. Almost every health insurance policy in Oregon has a clause in it that you are probably not aware of. The clause says this: If you're hurt in an accident, and the accident is someone else's fault, and you get money for that accident either by settling the case yourself or by hiring a lawyer to settle it or go to trial for you, **you have to pay back your health insurance** for all the medical care that they paid for because of that accident.

We believe that this is a shameful situation and needs to be corrected. Because Oregon allows it, however, the reality of the situation is that almost all health insurance policies include this clause in the contract that you sign when you purchase a given policy.

To summarize: if you're in an accident and your health insurance pays \$20,000.00 to your medical care for your accident-related injuries, and then later you get \$50,000.00 from the insurance company of the person who hit you, your health insurance company is going to want their \$20,000.00 back. Sad, but true.

A good lawyer can often negotiate with your health insurance company and get them to reduce that amount, so that they take back less than the full amount they paid—in our example, they might be bargained down to \$15,000.00 or \$12,000.00. But you *are* going to have to pay them back sometime, and if you don't negotiate hard you're going to have to pay them back every penny.

For more information on this, and other topics critical to anyone who has been in an Oregon Auto Accident, get our book, **Seven Common Mistakes That Can Wreck Your Oregon Car Crash Case**. It costs \$16.95 on Amazon. But if you've been in a motor vehicle accident in Oregon, we will rush you a copy for free. Just **click here**.