

[The Importance of Having Medical Coverage](#)

Thursday, May 04, 2023.



The options available to you when it comes to motor vehicle insurance are so diverse. It can be overwhelming when you are unfamiliar with all of these options. The bare minimum coverage here in Georgia is \$25,000/\$50,000 in insurance coverage. Georgia does not require additional coverage.

It is clear that in the case of a serious auto accident, \$25,000 or even \$50,000 may not be sufficient to cover everyone's medical bills and pain & suffering. To illustrate this better, consider an example in which

a drunk driver crashes into your car head-on and you spend two weeks in the hospital with a bill over \$100,000. If the driver has only minimum coverage, he will pay out just \$25,000 for everyone involved or \$50,000 if there were two passengers. This necessity for extra coverage highlights how important Medical Payments Coverage can be in such scenarios.

Your auto policy includes no-fault medical payment coverage known as Medpay. You must specifically ask for this coverage as it is an additional coverage option, not a part of full coverage. In the example above, if you purchased \$10,000.00 in Medpay coverage on your auto insurance policy, your insurance will pay up to \$10,000.00 for those accrued medical bills.

If you need to use your own Medpay, your auto insurance carrier is prohibited from raising your rates. It is also applicable to the use of your own Uninsured/Underinsured (UM/UIM) coverage. If you are not at fault for a collision, your auto insurance carrier should not penalize you for having additional coverage that you paid for.

To gain a better understanding of Medpay and its workings, we will use another example. Urgent medical attention might be required if you are hit and injured by someone considered liable for the accident. In such a case, your expenses could include an ambulance/EMS bill, hospital bill, ER Physician fee, and a Radiology bill. Afterward, if you continue to experience pain you may also need chiropractic treatment and even orthopedic care plus further necessary measures such as injections, MRIs, etc. The cost of all this medical attention can quickly amount to over \$25,000 - not considering any additional anguish you may go through. In this instance, it could prove beneficial to have additional UM coverage (as mentioned here) or Medical Payments coverage in place.

A Medpay policy helps pay for medical treatment in this scenario. It comes with a range of values, such as \$1,000.00, \$2,000.00, \$5,000.00, \$10,000.00, and even \$25,000.00. It is often used before health insurance if you have it on your policy. In the above scenario, your auto policy would pay up to \$1,000.00 of your medical bills if it had \$1,000.00 in Medpay coverage.

In an accident, Medpay can even be used if the at-fault party is you. If we use the example provided above and say you have \$10,000.00 in Medpay, you would be able to apply \$10,000.00 towards any medical bills you have accrued for treatment related to the accident. Regardless of whether or not you were at fault for the collision, this applies.

If you lack health insurance or possess high deductible health insurance, MedPay would prove to be a valuable add-on.

Adding MedPay to your policy will come with additional fees, but if you can afford it, the coverage is very beneficial. No matter how safe you drive, you cannot control other drivers, no matter how much insurance coverage they possess or what type of injuries they might suffer during an auto accident. Talk to your agent about how this will affect your insurance costs and make a decision that is right for you.

Using Medpay to cover the costs of your medical bills can also have a profound impact on how much money you receive from the settlement of your case. Consult with an attorney to find out how and why this may be the case.

Talk to an ATLINJ Georgia Lawyer

If you have questions about how much you deserve, contact us. We have years of experience assisting injured victims like you, and we can walk you through what to expect throughout the legal process.

We know trying to process all this information along with having an injury can be overwhelming. Thus, we here at ATLINJ Georgia Lawyer want to extend a hand in guiding you through this process. My staff and I would be happy to set up a free consultation to discuss the details of your individual case and needs. Give us a call at (404) 981-5313 or visit us at <https://atlinj.com/>.

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