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AUTO

Medpay Information

A lot of people have medical benefits (“medpay”) included in their automobile policies and don’t even realize it. You need to use your medpay coverage, if you have it, in the event that you are injured in an automobile accident, regardless of who was at fault.

Here are the major reasons why:

- 1. Medpay works exactly like health insurance-using it does not cause your rates to increase.** If your rates increase, it’s not because you filed your medpay, it’s most likely because: (a) It was determined that you were at fault, (b) you received the police citation or ticket, or (c) you’ve been involved in numerous reported auto accidents within a brief period of time and therefore are now considered to be “high risk”.
- 2. Filing your medpay doesn’t relieve the other party from having to pay in full for your loss.** On the contrary, by filing your medpay, when you collect from the other driver’s insurance, a greater amount of the settlement will go directly to you because our office will be less or even paid in full. If the other driver’s liability insurance refuses to make payment to you for whatever reason, filing your medpay will help to ensure that you are not stuck with all of the medical bills.
- 3. Your health insurance provider will not pay for treatment of injuries sustained in an auto accident.**
- 4. If you have “medpay” coverage and choose not to file it, then you are paying for the option and not receiving the benefit.**