

WIEGING PHYSICAL MEDICINE, LLC
PERSONAL INJURY
IMPORTANT INFORMATION

We are sorry that you have been involved in an automobile accident. We will do our best to keep the process associated with your care as simple as possible. The following is some important information that will help move your case along more smoothly:

Many insurance policies in Ohio include medical payments coverage, often referred to as “med pay” for short. Med pay coverage is intended to pay for medical bills for you and any other occupants of your vehicle, up to a specific amount. Med pay is available regardless of fault-it doesn’t matter who caused the accident. It is not health insurance, but can be used to pay accident related bills. Most health insurance plans will not cover a personal injury claim unless all other benefits have been exhausted. Med pay coverage does not have any deductibles or copays, and can help cover medical expenses while your claim or case is pending and can keep some bills from being turned over to collections. Med pay is optional in Ohio. Check your policy to see whether or not you have med pay, and what the coverage limits are under your specific policy.

It is our policy to bill our patient’s MEDPAY for auto accidents regardless of which party was at-fault. This reduces your hassle and ours in dealing with the at-fault party’s insurance and places that burden on your insurance company or your lawyer (if applicable).

If the accident was NOT your fault, most insurance plans will not raise your premiums simply because you open a “not-at-fault” claim. We recommend you ask your claims representative when you call to open the claim if they have a surcharge or policy contrary to this norm.

-Create a file to keep track of all information related to your accident. This should include accident reports, car insurance information and claim #'s, your claim adjuster’s name, phone # and address, letters from your car insurance or the insurance of the “at-fault” party and any other misc. correspondence related to your accident.

-Keep all of your appointments. This is very important for two reasons....

- 1) We want you to recover from your injuries as quickly as possible.
- 2) If you discontinue your treatment or are inconsistent in making appointments, insurance may deny your medical claims, which could leave you responsible for the bill.

If an adjuster calls you and asks how you are feeling, simply state:

“I am currently receiving treatment and the clinic would be more than happy to update you on my condition.”

Never say “I feel fine” unless you truly do feel completely fine & are ready to close out your case. If you say you feel “fine” prematurely, the insurance may attempt to deny payment for your medical claims. Always be honest, but the best way to avoid a messy situation is to simply refer them to our office if they have questions about your condition.

-Keep our office informed of any changes or updates you receive in regards to your case. Don’t hesitate to ask questions, should any arise.

Sincerely,
Wieging Physical Medicine, LLC

Check List for Required Information

- ___ Open a Med Pay claim with my auto insurance carrier and obtain adjusters contact information.
- ___ Supplied the Med Pay claim number and adjusters contact information to all medical providers that have/will treat me during this injury.
- ___ Provide Attorney information and put credit card on file (if attorney was retained)