



How to Get Your Medical Bills Paid When Injured in a Motor Vehicle Accident

1. The Insurance Company of the Car You Were in Pays.

When you are injured in a motor vehicle accident (MVA) in Oregon or Washington, the insurance company for the car you were driving, or in which you were a passenger, usually pays your medical bills under its “personal injury protection” or PIP coverage.

2. What is PIP Coverage?

PIP is like health insurance for the car. The medical bills of anybody injured in a MVA regardless who was at fault are paid by the insurance company for the owner of the car.

3. How Much of Your Medical Bills Will PIP Pay?

The amount PIP will pay varies depending on the insurance policy. Most PIP policies pay the minimum amount required by law. In Oregon, the minimum PIP is required to pay is \$15,000. In Washington PIP coverage is optional, but if included in the policy, the minimum PIP is required to pay is \$10,000. Many insurance policies provide more, so read the policy!

4. For How Long Will Pip Pay?

Again, that varies depending on the insurance policy. Most PIP policies pay for medical treatment incurred within the minimum amount of time required by law. In Oregon, PIP must pay for medical treatment incurred within one year of the MVA; in Washington it's three years. However, the policy may require payment for a longer amount of time, so read the policy!

5. How Do You Get PIP to Pay Your Medical Bills?

Call your insurance agent and ask them to set up a PIP claim. You will then be given the name of a PIP claims representative from the insurance company and a PIP claim number. When you see your doctor, give them the name and phone number of the PIP claims representative and the PIP claim number and they will bill the PIP insurance company directly.

For more information about personal injury cases, please call Gary R. Johnson at Hurley Re, P.C. (541) 317-5505 or email: grjohnson@hurley-re.com