

What Every Driver Should Know After a Crash

If you are injured in a Colorado car accident, Medical Payments Coverage (“MedPay”) can help pay your medical bills right away — **regardless of who caused the crash**. This is one of the most important (and most overlooked) coverages in your auto policy.

What Is MedPay?

MedPay is optional first-party coverage under your own auto insurance policy. It functions as a prompt, fault-blind financial safety net.

- ✔ Pays medical expenses related to a crash
- ✔ Pays regardless of fault
- ✔ Pays as treatment happens (“pay-as-you-go”)
- ✔ Common limits range from \$5,000 to \$25,000

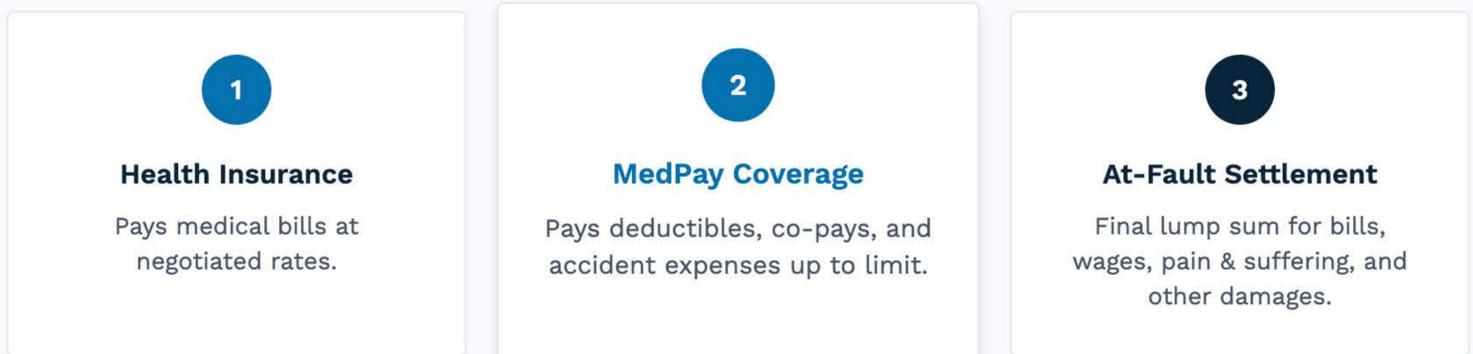
Check your declarations page to confirm your specific limit.

What Can It Cover?

- + Ambulance & ER
- + Doctor Visits
- + Physical Therapy
- + Prescriptions
- + Co-pays & Deductibles
- + Hospital Bills
- + Chiropractic
- + MRIs & X-rays
- + Medical Equipment

MedPay can also reimburse you for out-of-pocket medical expenses you have already paid.

How MedPay Fits Into Your Injury Claim



MedPay helps ensure treatment to the insured continues smoothly while your liability claim is being resolved.

Real-World Example

Hospital Bill:	\$1,000
Health Insurance Pays:	-\$300
Provider Write-Off:	-\$550
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Your Initial Co-Pay:	\$150
Reimbursement To You:	\$150
Final Out-of-Pocket:	\$0

Does it have to be repaid?

Sometimes. Whether MedPay must be reimbursed from your settlement depends on policy language and health insurance coordination. We review these policies for every client.

Why It Matters

- ➔ Prevents collections issues
- ➔ Protects your credit score
- ➔ Reduces immediate financial stress
- ➔ Keeps medical treatment consistent
- ➔ Strengthens your injury claim

Watch Out

Your insurance company may try to change or discount how much they repay for your expenses. They could also refuse to pay you directly. Contact an attorney to help stop big insurance from keeping what should be yours.

Questions about your coverage?

We are happy to review your policy and explain your options.

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