
PI FAX & Email ALERT
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Excess Med Pay?

Most patients have no understanding between standard med pay vs. "excess" med pay. It's your job to inform.

Sadly, many insurance companies obscure clarity and their customers get fooled.

"Excess" med pay is a new insurance animal. Insurance agents actively push this product on the unwary customer, claiming there will be substantial savings on the premium. This is generally untrue. The cost differences between standard med pay and "excess" is just a few dollars. Standard med pay is designed to pay all medical bills resulting from injury in an auto accident. This is **primary** coverage and is the first insurance to pay your patient's medical bills, without restrictions.

Excess med pay: Is designed to provide minimal coverage and save insurance carriers millions each year. In addition, the worst features include:

1. **Secondary insurance, forcing you to bill the patient's health insurance creating massive delays and confusion;**
2. **Often days of care are restricted;**
3. **Must pay a co pay/deductible.**
4. **Creates delays in getting approval for special testing;**
5. **If your office is outside of the patient's network there may be a substantial deductible;**
6. **Managed Care is threatening to grow in personal injury raising many more obstacles.**
7. **No accountability by insurance companies because Bad Faith actions are more difficult.**

See excellent article by Gary Lewkovich: [PI Review](#) Sept 2004.

Left Turn Collision

Susan Chavez while driving was hit by Glen Aldridge when he made an unsafe left turn causing a huge accident.

Susan suffered neck and back injuries with aggravation of pre-existing TMJ problems. She received care from the emergency room, chiropractic care and TMJ treatment.

Total medical bills were \$25,287. Defendant offered to pay \$12,000 then increased offer to \$27,673 on the eve of trial. The jury awarded Susan \$39,000.

Farmers was defendant's insurance company. Chavez vs. Joe's Auto Repair PC 030 240 V. Nice work by Dr. Ralph Giglio DC Encino.

LESSON:

Juries are more sympathetic if they believe the patient suffered more than neck and back injuries.

Farmers takes a hit

Albert Abkarian, a pro chiropractic attorney had a good day with Mike Hacopian DC with Gamero vs. Haas.

The plaintiff was a 75 year old messenger and was rear-ended. He complained of headaches, neck and back pain. Farmers argued that Gamero was not really hurt; that his alleged injuries were "unrelated" and did not need more than 6 weeks care.

The chiropractic bills were only \$3090. Farmers offered only \$2500. The jury awarded \$10,000. Great victory.

Lesson: Juries usually love and respect older citizens.