

# Dr. Shockley's Health Tips

## *AUTO INSURANCE:* **MED PAY**

- Med Pay is the **ONLY** coverage that pays your medical bills.....even if someone else was at fault.
- It's cheap - usually about **\$10 PER MONTH** for \$25,000 coverage.
- No Deductibles
- No Co-Payments
- No Doctor Referrals needed
- A \$25,000 policy provides \$25,000 coverage for **EACH** injured person in your vehicle.
- You can use it whether or not the accident was your fault.
- Using med pay does **NOT** cause your insurance rate to increase.
- Your med pay coverage on your own car will even cover you in someone else's car who doesn't have med pay coverage. If your kids ever ride in someone else's care, this is crucial.
- If someone else was at fault, your insurance company will be reimbursed by the at-fault person's insurance company.
- Knowing your medical bills are being paid reduces stress, which helps you to get well faster.
- You don't have to hire an attorney to get your medical bills paid.
- Having your medical bills paid can save your credit.

When you are injured due to someone else's fault, their insurance doesn't pay your medical bills. You are responsible to pay your bills. They will make you an offer to settle the claim. The amount that you are offered may not even make a dent in your bills, especially if you were hospitalized. You have the right to sue them, but they know it is unlikely that you will ever go to court. You would have to pay professional fees for doctors to testify to your injuries. If you don't have that kind of money, you will settle for whatever they are willing to pay. Many times this leads to bankruptcy. All of this stress and financial burden can be avoided when you have med pay coverage.

- “Full coverage” applies to your car, **NOT YOUR BODY**. Even if you have “full coverage” it is unlikely that it includes med pay benefits.
- **MED PAY IS EASY TO AFFORD** - You can't afford to be without it!
- Call your agent and **GET MED PAY** coverage today!

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