

## AUTO RELATED INJURY SERVICES

*TO AVOID BEING BILLED, YOU MUST COMPLY WITH THE FOLLOWING:*

- 1) Report the claim to your Auto Insurance Company and obtain the claim number.
- 2) Call 215-481-4475 or call the Patient Service Center at (215) 481-5777 within 24 hours with the following information:
  - *NAME AND ADDRESS OF YOUR AUTO INSURANCE COMPANY*
  - *PHONE # OF YOUR AUTO INSURANCE COMPANY*
  - *CLAIM NUMBER FOR THIS ACCIDENT*

This information is needed in order to bill your charges to the proper insurance company. If we do not receive the required information within 72 hours, you will be billed for services.

Information can be left on voicemail. Advise us if additional assistance is needed. We will be happy to contact you.

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### *WHAT DETERMINES PRIMARY COVERAGE IN AN AUTO ACCIDENT?*

- A. If the patient was the driver in a Motor Vehicle Accident:
  1. Driver's auto insurance is used first.
  2. Household's auto insurance is used second.
  3. Driver's health insurance is used last.
- B. If the patient was a passenger in a Motor Vehicle Accident:
  1. Passenger's auto insurance is used first.
  2. Passenger's household auto insurance is used second.
  3. Driver's auto insurance is used third.
  4. Passenger's health insurance is used last
- C. If the patient was a pedestrian involved in a Motor Vehicle Accident:
  1. Pedestrian's auto insurance is used first.
  2. Pedestrian's household auto insurance is used second.
  3. Driver of vehicle in MVA auto insurance is used third.
  4. Pedestrian's health insurance is used last.
- D. If patient was injured in a non-moving vehicle:
  1. Patient's auto insurance is used first.
  2. Household member's auto insurance is used second.
  3. Auto insurance of vehicle owner is used third.
  4. Patient's health insurance is used last.

## QUESTIONS AND ANSWERS ABOUT YOUR MEDICAL BENEFITS UNDER YOUR AUTO INSURANCE LAW

*The following gives you answers to questions commonly asked about an injury accident and the medical benefits you have under your automobile insurance policy.*

**Question:** I don't own an automobile or have automobile insurance. Why can't I just use my accident and health policy to pay medical bills that result from an auto accident?

**Answer:** Pennsylvania's laws require that if you don't own a vehicle and are injured in an automobile accident, the insurance policy of the person owning the vehicle in which you are a passenger pays for your medical bills. If you are a pedestrian, the automobile insurance of the car that hits you must pay your medical bills up to the policy limits.

**Question:** Why does the medical provider need auto insurance information when I have accident and health insurance?

**Answer:** Pennsylvania law states that automobile insurers must pay the medical benefits due under your policy before any other type of insurance other than worker's compensation. The hospital or doctor cannot collect from your hospitalization insurance until your automobile medical insurance is exhausted.

**Question:** If I fall down getting out of my car or I slam the car door on my finger, is this covered by my automobile medical insurance?

**Answer:** Yes. Automobile Insurance policies usually say that "entering and alighting from a motor vehicle" is considered an automobile accident.

**Question:** Why do I have to give information about my automobile insurance policy when the accident wasn't my fault or I was the passenger in another person's vehicle?

**Answer:** Automobile medical insurance in Pennsylvania pays without regard to fault. This no-fault benefit allows people to get their medical bills paid without having to go through a potentially expensive legal process.

**Question:** If my insurance company pays a medical claim, will my insurance rates go up?

**Answer:** Your automobile rates can be increased or "surcharged" for an at-fault accident. Not all accidents in which medical payments are made are your fault. If an accident is not your fault, and your company pays your medical bills, you cannot receive a surcharge. Also, many automobile insurance companies will not consider medical payments when surcharging an automobile insurance policy.

*Produced by the Pennsylvania Insurance Department 7/92 and copied by Abington Memorial Hospital*