

Know Your Legal Rights

“Know Your Legal Rights”
is a free legal education series
by [Dixon Law Office](#).

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Medical Bills and Health Insurance: the Dirty Little \$ecret

It was a terrible accident.
You were seriously hurt.
And the worst part, it wasn't
your fault. At least you can be
sure your health insurance will
pay your bills. Or will it?

1. The Dirty Secret

Doctors, hospitals, and other medical providers have a dirty little secret: if you are injured in an accident, often the medical provider will not bill your health insurance. That's right, even if you HAVE health insurance, often the hospital will not accept it. And your health insurance company is fine with that. Why?

The answer is simple: GREED. Your health insurance company has a deal with your hospital, doctor, and other medical providers. If you are treated and the insurance pays for it, the insurance company gets a discount. But if you don't have insurance, there is no discount. You pay the cash rate.

If you are injured in an accident, the medical provider often refuses to bill health insurance in the hopes that the person who caused the injury will pay it. And, they pay at the cash rate, so the medical provider makes a lot more money on your visit if they do not bill your insurance. Your health insurance is not billed, so they are fine with that.

2. The Problem

The problem with this little game is that you owe the bill. If you get medical treatment, you have to pay for it. Most of the time, your health insurance pays for it. But if you are in an accident, the medical provider will NOT usually bill your health insurance. Months go by and you assume your health insurance paid it, but it didn't. You get collection notices. Your credit is hurt, and you still owe the bill!

3. The Solution

How do you stop this from happening? The best way to stop the game is to DEMAND your health insurance is billed. Call each medical provider and tell them to bill health insurance. Get a confirmation that they are doing it. Then, call your health insurance company and make sure they got the bill.

Sometimes, you can "self-submit" a bill. You take the bill from the medical provider and send it to your health insurance yourself. Insurance companies make this hard. There are forms to fill out, paperwork to submit, and codes to know. But, sometimes this works.

If you have been injured in an accident that was not your fault, you should not be responsible for your medical bills—the wrongdoer should. But often, greedy medical providers make this hard. Following these simple steps will help prevent you from becoming a victim again.

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