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AUTO ACCIDENT INJURY CARE

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*Chiropractic • Medical • Orthopedic*

## Medical Payments (MedPay) Coverage

In Georgia, some people have Medical Payments coverage, or MedPay with their individual auto insurance policy. **MedPay will pay for your medical treatment regardless of fault.** This is a kind of inexpensive health insurance and usually only covers a couple of thousand dollars. You can use MedPay in lots of ways and we will talk about the best way to use it in your case.

If you have MedPay, you may need to pay it back (i.e. reimburse) to your insurance company if you collect a settlement from the at fault driver. Your insurance policy will control whether this is the case. If an adjuster or some other administrator is saying you need to pay it back, we will analyze your insurance policy and Georgia law to see if that is the case.

Another option we can evaluate is whether your health insurance policy states it gets reimbursed. We then compare it with your MedPay coverage. If one does not require you to reimburse, then use that one to pay for your treatment because it will result in you keeping more of your settlement by not having to reimburse someone down the road. We can help you figure out how to use MedPay and all insurance for that matter so call us for a free consultation.

