

## AUTOMOBILE MEDICAL BENEFITS

A lot of people have medical benefits ("Medpay" or "Personal Injury Protection") included in their automobile policies, and don't even realize it. Our office highly recommends that you use these benefits, if you have them, in the event that you've been injured in an automobile accident, regardless of who was at fault.

Here are several reasons why we recommend that we file your Medpay or PIP:

- Medpay and PIP are exactly like health insurance- using either form of coverage doesn't cause your rates to increase. If your rates increase, it's not because you filed your Medpay or PIP, it's most likely because: (a) The accident was determined to be your fault by your insurance company, (b) you received a police citation or ticket, or (c) you've been involved in numerous reported auto accidents within a brief period of time, and therefore are now considered to be "high risk."
- Filing your Medpay or PIP doesn't relieve the other party from having to pay in full for your loss. Filing Medpay/PIP does not relieve the other party from being responsible for payment. If the other driver's liability insurance refuses to make payment to you for whatever reason, filing your Medpay/PIP will help to ensure that you are not left to pay the medical bills out of your own pocket.
- 3. <u>If you have Medpay or PIP coverage and choose not to file it, then you are paying for an option, but not receiving any benefits.</u>
- 4. We do not charge for filing your Medpay or PIP!

For the same reasons, our office also recommends that you file your commercial health insurance. The important thing to remember is that you are not guaranteed of receiving full payment from the other driver's liability insurance company. Filing both your Medpay/PIP and your health insurance will help to ensure that you are not left to pay the medical bills.

## OUR OFFICE FINANCIAL POLICY

As long as our office is filing your Medpay and health insurance, and these companies are continuing to cover your charges, we will waive collection of payment at the time of service. If we receive overpayment on your account, we will be happy to refund you the difference, provided we are not under a duty to refund the health insurance company.



# Automobile Medical Benefits PLEASE REFER TO YOUR AUTOMOBILE 'MEDICAL BENEFITS

#### ACCIDENT DETAILS:

1. Were you the driver in the accid	lent? Yes N	10		
If No, what is the name of driver?			phone#	
2. Were the police notified?	Yes		No	
If yes, we will need a copy of police repo	ort for your fil	e.		
3. What was the date, time and lo	-			
4. Circle the One that best describe				
Hit a car other party hit your car	•		ran into a	
Other				
It is important for us to have a record of		surance in ca	ase your P.I.P. carrier	r does not pay your
bill. Thank you for your assistance, and y	we look forwa	ard to provid	ling high quality care	to you at our
facility.				
•	l Pay / U.I.M.	CARRIER in	formation:	
(	Your auto ins	urance only	/)	
	Dhone (	N		
Insurance Name		/		_
Policy #				
Insured Name		Claims A	djuster	
LIABILITY CARRIER (insurance of other	party):			
	Phone (	)		
Insurance Name		/		_
Policy #				
Insured Name		Claims A	djuster	
Please furnish us with any other healthc	are insurance	e coverage ir	oformation below: W	le will need a conv
of your insurance card for your file.			normation below. W	e winneed a copy
or your mourance card for your me.				
	Phone (	)		
Healthcare Insurance Name		/		_
POLICY HOLDER'S NAME ON INSURANCI	E CARD			
Policy # (on the card)		in or Plan #4	(or enter "NONE")	
$\pi$ only $\pi$ (on the card)	0100		(or enter NONL)	



# AUTHORIZATION TO COLLECT MANAGED CARE DISCOUNTS IN PI CASES

## Authorization

I hereby authorize **Humpal Physical Therapy** to file my claims with my health insurance. I understand, however, that in the event that my charges are submitted in their full amount to any other form of insurance or source of payment (e.g., liability, Medpay, attorneys, etc.), I hereby authorize and direct Humpal Physical Therapy to collect any write-offs or discounts, issued by my health insurance, out of the proceeds from the other insurance or source of payment.

This authorization cannot be revoked without the express written consent of **Humpal Physical Therapy.** 

Patient Name (please print):				
Patient Signature:	Date:			
Name of Custodial Parent or Legal Guardian (please print):				
Parent/Guardian Signature:				