

Turningpoint Medical Group

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Med Pay Insurance 101

Insurance is essential to our society. Insurance is a fully-funded social device used to spread risk when losses occur to help people who are in need. Insurance is intangible – you buy good service and peace of mind when you pay insurance premiums. If you elected for this additional coverage, your insurance company is committed to helping you by promptly providing you with Medical Payments benefits- money from your car insurer to pay your chiropractor up and to the level of coverage you purchased. Many policyholders choose to pay additional premiums just to have this added level of coverage. Use med pay to get the necessary chiropractic care to restore your health after a wreck.

Why should you use your own car insurance Med Pay?

1. **Premiums**- If you opted for this coverage, you have already paid for the Med Pay insurance protection and you should take advantage of the insurance you bought.
2. **Optional**- Colorado does not require drivers to carry this Med Pay optional insurance. You made the choice to purchased Med Pay insurance to protect you, so why not utilize the additional insurance?
3. **Won't increase your Rates**- Making a Med Pay claim and receiving your benefits will not increase your insurance rates if you were not at fault in the accident. The Colorado Division of Insurance Reg. Section 5-2-12,5 (B)(2)(a) states that an insurance company cannot increase insurance rates when you or your chiropractor files a Med Pay claim to obtain your Med Pay insurance benefits. Med Pay may only be used to pay your health care providers.
4. **Available even if you are at fault for the wreck**- Regardless of who was at fault in the wreck, you have Med Pay insurance benefits available to you (if you opted for this additional coverage). If you were at fault for the crash, your insurance company has the ability to raise your rates; fortunately, there are a lot of insurance corporations from which to choose.