

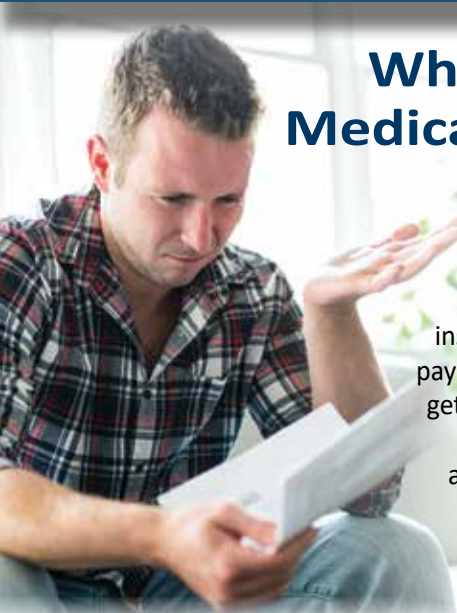
THE VAUGHAN LAW REPORT

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If you need our services, please contact us at 407-648-4535 or 1-800-989-4535

Which Insurance Will Cover Medical Bills from a Car Accident?



If you've been injured in a car accident, you already know that medical bills add up quickly. What you might not know is who is going to pay for the expenses. Is it the auto insurance of the person at fault or your auto or health insurance? The answer is that all those methods may be used to pay medical expenses, but when you can use which insurance can get a little confusing.

If you carry personal injury protection insurance (PIP) on your auto insurance policy, and it is mandatory in some states, it will cover expenses in an auto accident no matter who is at fault; coverage includes injuries, rehabilitation, and lost wages. If you have PIP, you will generally have to use those funds before you can use health insurance.

If you do not have PIP, use your health insurance. Do not wait for the at-fault driver's insurance to pay for your medical expenses. An investigation takes time, and an insurance company will only offer a settlement after a thorough investigation, which could take months or years—longer than the window in which you must submit medical bills to your healthcare insurance company. A fair settlement will include your out-of-pocket expenses, such as deductibles and copays. Do keep in mind that once you receive a settlement, your health insurance company will likely require reimbursement for the coverage that they provided.

Have you been injured in an auto accident and have questions? Call our office for a confidential consultation.

How To File a Lawsuit on Behalf of a Child

Kids get hurt; it's a given. But what if they are seriously injured and it was due to the negligence of another person or business? For example, if a child suffers serious head trauma and permanent scarring due to a collision at a skatepark, it's easy to write it off as "kids being kids." But, if the park was understaffed and allowed too many skaters/skateboarders in the area where your child was hurt, you likely could file a claim for their injuries. The park may be considered negligent because it broke its commitment to provide a safe environment for children to skate or skateboard.

Children have the same rights as adults to be compensated for damages if they've been injured, but they cannot file a claim. A parent or legal guardian must file a lawsuit on their behalf. Depending on the severity of injuries, the damages could include pain and suffering, scarring or disfigurement, disability, and loss of current (in the case of a teen who works part-time) and/or future income.

What about compensation for medical expenses? Because medical bills and related expenses are paid by a parent, insurance company, or, in most cases, a combination of the two, parents must file a separate claim for medical expenses.

If you have any questions about the process of filing a lawsuit on behalf of your child, call our office for a confidential consultation.



Vaughan Law Group Attorneys At Law

Thomas Vaughan has been recognized as...

- one of the nation's top 100 injured workers' attorneys by WILG (Workers' Injury Law and Advocacy Group).
- one of the top lawyers in Florida by The Legal Network.
- one of Orlando's top lawyers by *Orlando Home & Leisure*.

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If you need help filing a claim, or if your workers' compensation claim has been denied, call a qualified lawyer to discuss your case.

*We take your
family's safety and
security personally.*

Going to the ER? Check Your Insurance!

It's late at night, you develop a fever, your chest is congested and feels like it is on fire, and you are having trouble breathing. You may just be coming down with a nasty bug, but you aren't sure, and you are scared. Your doctor's office is closed, so you have a family member drive you to the emergency room. After all, it's better to be safe than sorry.

For some people, this could be a very costly decision. Your late-night checkup could be denied by your insurer if they say that your illness/accident wasn't truly an emergency. The bill could be hundreds—or even thousands—of dollars.

In order to cut down on frivolous use of the ER, insurance carriers, such as Anthem Insurance Company, are starting to deny ER claims. The denial is not based on the symptoms that send someone to the ER, but on their diagnosis. So, you may have gone to the ER fearing pneumonia, but if you are diagnosed with a cold, you can expect to pay the bill. Likewise, if you have a headache and are slurring your speech, you might fear a stroke, but be diagnosed with an ear infection. Again, you'd pay for that ER visit based on the diagnosis—even though the symptoms fit a stroke, which is deadly.

There are exceptions. For example, Anthem says it will pay for an ER visit for those under age 15, those who do not live within 15 miles of an urgent care, a person instructed by a physician to go to the ER, out-of-state visitors, or if a visit occurs on Sunday or a holiday. A company spokesperson said in an interview that someone with chest pains, even if it turns out it is indigestion, would indeed be covered. The stroke/ear infection example cited above is a true story, and the claim was denied by Anthem. But the insurer did pay when the claimant reported the issue to her state's insurance regulator.



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Your Rechargeable Devices and Toys May Be a Fire Hazard

From laptops, remote controls, and phones to hoverboards and e-cigarettes, products with lithium-ion batteries are catching on fire, sometimes with deadly consequences. Lithium-ion batteries are inexpensive, and they hold a charge well, but batteries that aren't made correctly can catch on fire.

If the batteries are cheaply or incorrectly made, they can short-circuit, which causes the temperature to increase and the flammable liquid in the battery to combust. Other factors include cheap chargers that overcharge batteries, or devices that get damaged by being dropped.

Not only have consumers been hurt and killed in fires caused by lithium-ion batteries, recycling centers and landfills, as well as garbage and recycling trucks, have had to deal with fires caused by exploding batteries. When you no longer need your battery, don't put it in your household trash or recycling. Instead, drop lithium-ion batteries off at a recycling station at any number of big box stores, such as Staples, Home Depot, Lowe's, or Best Buy.

