



YOUR BEST LIFE

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JUL
2019

Car Wreck 101: How Should I Pay for My Medical Bills?

Out of nowhere, you are now coming home from the hospital and it dawns on you... How am I going to pay for the large bill that is about to be dropped on me? It wasn't your fault that you had to go to the doctor, and get X-Rays, CT Scans, and now you are hurting so much you just want to forget about the financial side of things. But you know that you can't.

So what do you do? The hospital said that "Since it was an accident, we don't take health insurance. We take third party insurance." What in the world is that? Or they say, we need your own automobile insurance information. What? It was not my fault. Your head is spinning more.

Below are the simple answers you need to know.

1. Insurance is KING: Yes, you DO want to use your own health insurance. The hospital may say that they don't take health insurance, but that is simply not true. Why do they say this? They have contracts with your own health insurance plan in which they take steep discount rates. They would rather get more money than less, so they would rather get 100% of the bill paid. The only way they can get more than the contract rate is to NEVER SUBMIT your claim to your health insurance plan. Once they submit it, they are locked in to the contract discount rate. They MUST write off the remainder of the bill. So when they tell you that you cannot use your valid health insurance plan, and need your car insurance information, you can insist that they use your health insurance.

2. Medical Payments Coverage: What the health provider is trying to get to is your own car's "Medical Payments" coverage, or "MedPay" for short. This is a coverage that you choose whenever you take out your car insurance either through your agent or online. This coverage is sold in varying amounts of either \$1,000, \$2000, \$5,000, \$10,000, or \$25,000 increments. You are the one that decides how much to take out. You cannot get it after a wreck to cover that past wreck... you must have it in advance of any collision. This money will reimburse you for your medical charges, co-pays, prescriptions, and in some policies... your lost wages. It will usually cover the cost of mileage and transportation to and from doctor's visits. It is relatively cheap and is very helpful when you have been hurt in a wreck. Many chiropractors only accept med pay coverage, mainly due to healthcare reimbursements being so low that they fiscally cannot accept health insurance.

You should know that many claims adjusters are lazy when it comes to med pay. Sometimes before an injured person calls me after their wreck, but before I meet with them, the insurance adjuster gets a copy of the ER bill, and simply writes one check directly to the hospital and uses up all of, or "exhausts", your medical payment limits, leaving none for you. As soon as a person comes into my office to have me represent them, I write a letter to their own med pay carrier immediately, advising them to make no more payments until I have given them permission and requested same from them. This way, you are protected from all of your coverage being given directly to the hospital in amounts more than they would accept from your own health insurance. Instead this money is used to help you make it through these tough times by coming directly back to YOU.



Staff Spotlight

NATALIE FARRIS



Natalie is a Nashville native and GriffithLaw's first ever intern! She just finished her first year at Belmont School of Law. We are thrilled to have her assistance in the office and hope each of you have the pleasure of meeting her during her summer internship!

What gets you out of bed in the morning?

Coffee. After I have had my coffee, I am ready to take on anything!

What would people be surprised to know about you?

I lived in Europe for a year!

Who inspires you?

My grandmothers! If I am anything like either of these women, then I will have lived a good life. My Momma Pat is smart, beautiful, hard-working, and determined. My Granny was extremely hard-working, stubborn in the best way, and an amazing cook. Both of these women have survived so much in their lifetime and conquered many obstacles that I cannot even imagine living through. I am so lucky to be able to look up to such amazing women!

Do you have motto or mantra?

The Golden Rule. Do unto others as you would have them do unto you.

What is your favorite Local restaurant?

Pizza Perfect! (Bellevue or 21st Avenue location)

Do you have a favorite quote?

"Don't cry because it's over. Smile because it happened." - Dr. Seuss

What sparked your interest to work in the legal field?

First, my grandfather was an attorney and I have always looked up to him. I would love nothing more than to be as amazing as him someday in all aspects of life. Second, I always wanted to have a career where I could help people and make a positive difference in the world.



SHARE YOUR STORY!



FRANKLIN ON THE FOURTH



Downtown will be filled with music, food, and fun starting at 10 am! There will be a Kids Zone full of games, food trucks with BBQ, ice cream and more. Fireworks show will begin at 9:00 pm!

LET FREEDOM SING



Downtown Nashville has been voted as having one of the BEST fireworks shows! Enjoy live music from country artists while enjoying great food!

FIREWORKS ON THE LAKE



Have the best of both worlds enjoying fireworks on the water! Check NashvilleLakes.com for show times!

MUSIC CITY JULY 4TH 5K/10K



Want to start off your Independence Day with your heart pumping? Sign up for the 5k or 10k that will take place in downtown Nashville! Take in the city while you run to the music!



Mariah W.

Nashville, TN



We have known the Griffith Law Office for some time now and so when we got into our accident, it was no questions that they would represent us for our case. They communicated with us constantly and handle everything needed to be done in a timely manner. We are very pleased with the outcome of our case and what their office has done to make it happen. They were very professional and I would recommend anyone to them for any legal matter.

Email sydney@griffithinjurylaw.com to share your story with GriffithLaw and be featured in our newsletter...

Car Wreck 101... Continued

3. Provider Liens: In a few cases, the medical provider will accept your case on a LIEN, or promise to pay later. This is totally up to the discretion of the medical provider. If they choose not to do this, it is not an option. Most chiropractors, some orthopedists and neurologists, and medical providers who specialize in treating patients involved in car wrecks, will accept liens. They usually do this through an attorney's office and there is a legal contract that requires them to be paid first out of any settlement or judgment. The problem with liens is that there is no guarantee of any future recovery. Another problem is time. They provider has to wait weeks, months, and sometimes years, in order to get reimbursed.

4. Funding Providers: Some funding providers, like Injury Finance, Key Health, and others will assist injured parties by advancing medical costs. This is not the best option if you have health insurance, but it is still a very good option in many circumstances. These finance companies pay for the medical note, then get reimbursed at the end of your case, similar to the Provider Liens, #3, above.

There are a few other options, but this order of importance in most post-wreck situations. Your case is unique. What if there are two different parties at fault? What if both of those parties are blaming each other? What if they are blaming YOU for causing the wreck? If you have any questions about your case and would like a free strategy review of your particular facts, then call the attorneys at GriffithLaw. We are trial attorneys who do more than just claim we are trail lawyers. We actively try cases and fight to overcome all of the schemes that the insurance company lays for unsuspecting, good minded folks like you. The problem is, by the time you have figured out you are reaching a dead end, it may be too late to fix the mistakes you made. We are here for you.

Remember:



Health Insurance

2

MedPay

3

Liens

4

Funding Provider

The Perfect Side Dish:

MEXICAN CORN SALAD

"Bring a side to share!" reads every cookout invitation of the Summer! This delicious, easily-portable dish is sure to be a crowd favorite!



INGREDIENTS

6 ears of corn
Kosher salt
1/2 cup mayonnaise
1/4 cup cotija cheese or feta
Juice of 2 limes
2 tbsp. chopped fresh cilantro
1 TBSP. chili powder

Servings: 4

Prep: 10 minutes

Ready In: 25 minutes

Easy As... DIRECTIONS

1

Using a sharp knife, carefully cut corn kernels off cob. Add about 1/2" water to a medium saucepan and salt well. Bring to a simmer. Add corn, cover, and cook until corn is tender, 3 to 4 minutes. Drain and pat dry.

2

In a serving bowl, toss corn with mayonnaise, cotija, lime juice, cilantro, and chili powder. Season generously with salt.

3

Top with more cotija, cilantro, and a sprinkle of chili powder.

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We want to send a big "Congratulations" to our client and friend, Ms. Sheila! She has been admitted into the Teaching Fellows program where she will work diligently to obtain her teaching license! Ms. Sheila's kindness, patience, and understanding will be a blessing to each and

every student she encounters! Wishing you all the best in your certification! God Bless!

WE ❤️ LOVE OUR CLIENTS!



Make sure you are following us on Facebook for Summer Giveaways!

