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PIFAX & Email ALERT  
3/23/2006  
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**Answering Your Questions:**

**# 1 Two Accidents: Same med pay?**

Q: Dr. N asked if his patient just got into a second accident, only two weeks following the first should he continue to bill under the 1<sup>st</sup> med pay policy?

**Answer:**

No. If your patient has a measurable injury from the 2<sup>nd</sup> accident you need to inform the med pay carrier of the 2<sup>nd</sup> claim. The bill for the second accident will have to be apportioned by you. You will need to determine what % of care is based on the bio-mechanics of each accident, and bill accordingly.

**# 2 Farmers deductible and co pay?**

Q: Dr. Y was told by Farmers that its med pay will pay only after a \$500 deductible is subtracted plus the patient has to pay a co pay. Is the patient responsible?

**Answer**

Yes. The patient is required to honor his part of the deal with his insurance company, even with a strange policy like this. Always bill your med pay within 24 hours of care so you are not surprised too late when you find out what it will or will not pay.

**Auto vs. Pedestrian**

Our client, Arlene Brundage, 53, was walking with her husband while she was training her dog. Uninsured driver Vitale while driving her 2000 Volvo made an unsafe left turn into the intersection when Brundage was crossing within the marked crosswalk.

She was knocked into the ground unconscious.

Arlene received care from Ted Marriott, DC who she saw after the accident. Dr. Marriott referred Brundage to an orthopedist and a neurologist for a concussion. Her total medical bills were almost \$19,000.

The UM insurance company, Auto Club, offered \$15,000 because Brudage was not taken by ambulance, or not taken to an E Room, and defendant argued she did not need DC services.

The case was tried before Thomas Dillard who rendered a verdict in the amount of \$69,039.00

Los Angeles Superior Court PC 035487.

**PRACTICE TIP**

**WHENEVER THERE IS A HEAD CONCUSSION, EVEN WITHOUT AN EMERGENCY ROOM REFERRAL, IT IS IMPERITIVE THE DC BRINGS IN A SMART NEUROLOGIST.**

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**SHAWN STEEL'S SPEAKING SCHEDULE:**

*All DC's always invited*

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