

# Understanding Medical Payment Coverage on Your Auto Policy

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Many *Illinois* drivers question if they need medical payment coverage on their auto policy. They may not understand what medical payment coverage is, or they may find it redundant to add another fee to their auto insurance, especially if they already have health insurance.

Those individuals only think of the damage to their car in the event of an accident, but an injury to yourself and other passengers is just as important. Medical payment coverage can cover the holes in other insurance policies you have and ensure that you are covered if and when you get into an accident.

## How Medical Payment Coverage Works

Medical payment coverage covers medical expenses for you, other drivers listed on your policy, members of your household, and passengers if any of you were injured in a car accident.

While you may receive coverage from the other driver's liability policy if they are found to be at fault, legally determining who was responsible for the accident can take months and receiving compensation for damages and hospital expenses is not guaranteed. Adding medical payment coverage is affordable and ensures that you'll be covered in the event of a car accident, no matter the circumstances.

The cost of [medical payment coverage](#) can be as low as five dollars a month and does not involve deductibles or copays. Cost depends on a variety of factors, including your driving record, claims history, age, sex, and marital status. It provides broader coverage than most other insurance policies and even covers funeral expenses in the event of a death due to a car accident. It even covers necessary dental care if it is the result of an accident.

Not only does medical payment **auto insurance** cover you while driving, it also covers you (as well as others listed on your policy and members of your household) while cycling and walking. For example, if you were hit by a car while riding your bicycle or walking across the street, your medical payment coverage would pay for any medical expenses incurred by the incident.

Regardless of who is at fault in the accident, medical payment coverage protects injured passengers.

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Even if you were the one who caused the accident, you will still be covered.

## **Filing a Claim Under a Medical Payment Coverage Policy**

First, seek medical treatment. While receiving medical treatment, give the healthcare provider information about your medical payment insurance policy, the other driver's insurance policy, and any health insurance you have. Once your injuries are treated, contact your car insurance provider and notify them of your injuries. This will start the claims process.

In some cases, your health insurance and medical payment coverage company will work together to coordinate financial compensation. In other cases, it may be necessary for personal injury lawyers to help negotiate a settlement.

## **Do You Really Need Medical Payment Coverage?**

For most people, the answer is yes. Medical payment coverage is an affordable way to protect you, your family, and any passengers if you can't afford health insurance. Even if you do have health insurance, medical payment coverage on your auto policy covers any gaps in your other policies so you are not left to pay huge medical bills.

## **PIP or Medical Payment Coverage?**

A PIP, or Personal Injury Protection, is required in many states. Although it may cover more expenses, it also comes with a deductible. Benefits may also be reduced by coinsurance. A PIP can cover more than just medical expenses as well; it can also cover lost wages and childcare, for example.

Medical payment coverage, in contrast, is optional in most states. It has no deductibles or coinsurance. It can cover deductibles, copayments, and coinsurance of other types of insurance. While having both a PIP and medical payment coverage seems a bit redundant, it is important to either have both to keep all your bases covered or to pick the option that is best for you and your family.

Many individuals consider dropping their medical payment coverage to lower the amount of their insurance premium. While it may appear redundant to carry medical insurance and auto medical insurance, in many cases the additional coverage is necessary. The coverage can ensure that medical bills are paid for regardless of who was at fault for the accident and provide immediate insurance in the event of a catastrophic injury.

The amount of the coverage is so minuscule that is often not a factor in the amount of monthly premiums paid by the policyholder. In addition, it ensures that every individual involved in the accident is covered medically in the event that the policyholders found to be at fault for the accident. It also provides coverage in the event that the other driver is found at fault for the accident and he is uninsured or underinsured.

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