

Does Medicare Cover Car Accident Injuries?

Courtesy: MGN Online

If you receive health insurance benefits through Medicare, **you can use your medicare coverage to pay for your medical bills** following a car accident. The same is true if you receive benefits through Medicaid.

But you cannot simply receive your treatment and move on with your life after an accident if you are a Medicare recipient. You must report the accident to Medicare, regardless of whether you file a personal injury claim. This is because Medicare must be reimbursed for the money it spends on your medical treatment for an injury resulting from an accident.

If you are a Medicare recipient, your lawyer will handle interactions with your assigned [Medicare Coordination of Benefits \(COB\)](#) contractor.

These interactions will include written correspondences about your accident and all of the medical care you receive related to the injury. You may be involved in these interactions as well, which your [car accident attorney](#) can guide you through.

Medicare Coverage For Car Accident Injury Questions Answered

Not ready to speak with a qualified car accident injury lawyer? Read on to gain a better understanding of your best course of action.

1. [How are medical bills paid after a car accident?](#)
2. [Does health insurance cover injuries from car accidents?](#)
3. [Who pays medical expenses in a car accident?](#)

Paying Medicare Back After Receiving a Personal Injury Settlement

After you report your accident to Medicare, it will monitor your case. Do not assume that you can avoid this by choosing not to report your accident – Medicare will note your injury and contact you to ask if you had been in an accident. If you lie about your involvement in an accident, you could jeopardize your eligibility to continue receiving Medicare coverage. Once your COB contractor is monitoring your case, he or she will regularly contact you and your lawyer for information about its progress.

After your case is settled, your lawyer must notify your COB contractor of the settlement amount. Your lawyer cannot disburse any settlement money to you until your COB contractor is notified of the settlement.

Negotiation with your COB Contractor is Difficult

Negotiating a settlement with Medicare is difficult and time consuming. Medicare usually likes to be reimbursed for all of your medical bills it paid if you receive a personal injury settlement. This is also true if your case is decided in court or through a type of alternative dispute resolution.

Typically, your COB contractor will send you a statement detailing all of your medical bills after he or she receives your lawyer's notification of the settlement. If the information in the statement is correct, your lawyer will try to negotiate with Medicare and then he or she will send a check to cover the expenses from your settlement amount before disbursing the rest of the settlement to you. While you do not have to accept what the COB says, the appeals process is also difficult and time consuming and you must follow the Medicare internal appeals process.

Medicare Liens and the Appeals Process

Medicare has a [lien on your settlement](#), which means that it asserts the right to recover compensation for the money it spent on your medical expenses. If there is a discrepancy between your COB contractor's statement and your lawyer's statement regarding the cost of your medical bills, your settlement money may be held this way until the issue can be resolved.

While your appeal is pending, you cannot receive your full settlement amount. Rather, you can receive the amount that you would be entitled to receive based on the COB contractor's statement about your benefits and the difference between Medicare's figure and your figure is kept in escrow. If the appeal decision is made in Medicare's favor, it gets to keep this money. If the decision is made in your favor, you can receive it.

Frequently Asked Questions About Medicare Coverage After a Car Accident

How are medical bills paid after a car accident?

If your injuries result from someone else's negligence, they may be responsible for your medical bills. However, their insurance will not cover doctor's visits, surgeries, and physical therapy right away. That's where your insurance comes in. Keep every accident-related bill and receipt and submit them to the insurance company so you can get the money back.

Does health insurance cover injuries from car accidents?

Generally, your health insurance plan may have financial responsibility after you exhaust your auto policy. For example, Texas law requires drivers to have at least \$30,000 of coverage for injuries per person.

Who pays medical expenses in a car accident?

The most important thing to know following a car accident is that you are generally responsible for covering medical expenses. Even if the other person is clearly at fault, the law does not require them to pay your medical costs regularly. Part of a potential settlement may include reimbursement for doctor's visits, surgery, or physical therapy.

Talk to Sutliff & Stout Injury & Accident Law Firm

We at Sutliff & Stout will provide you with a FREE case Review Consultation. We have offices in Houston, Marble Falls, Austin, and San Angelo, Texas. If you were in an accident and are looking for guidance, call (713) 874-9114 for experienced Texas accident attorneys or reach out on our websites at: <https://www.sutliffstout.com/contact-us/>