



Treating the Injured

June 2019

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Marketing Tip of the Month

"Focus on a valuable offer that patients can not resist. I guarantee \$500 off new braces or 20% off a first treatment will get customers in the door."



The Miley Legal Group would like to thank everyone that provided referrals to our office this past month:

**Enliven Chiro
WVU Ortho
Dr. Williams
Your Office**

What is Med Pay Coverage and Why is it Important?

As a medical provider that has served patients after accidents in West Virginia, I am sure you are familiar with the concept of Med Pay, or Medical Payments Coverage, that can be purchased and paid out from an auto insurance policy.

Esurance.com outlines medical payments coverage as a way to help pay for the medical or funeral expenses of covered drivers and passengers after an accident, regardless of fault. In most states (as in West Virginia) it's an optional addition to your car insurance policy and it leads to an additional cost to the policyholder.

Our position on Med Pay funds is that those funds are paid for by, and made available to, the policyholder for their benefit. Med Pay funds should be used to best benefit our client. That may be in direct conflict to what most medical providers believe, and in fact, we have had numerous conversations with medical providers in our region about this issue. Once we sign a client that has medical bills, we immediately begin to access the Med Pay amount and hold it in our trust account to be accessed by the client.

Why do we do this? Because time and time again, certain providers will attempt to circumvent the health insurance claim process and go directly after the Med Pay money to avoid any potential reductions due to contracted amounts with various health insurance providers. Again, it is our position that Med Pay coverage is paid for by our client and should be utilized to best



benefit that client. It is generally not in the best interest of our clients (or frankly to the other providers) to only provide funding to one provider over another.

What we suggest our clients use Med Pay money for: co-payments for office visits; small agreed upon payments for an outstanding provider account; meeting deductible requirements before health insurance kicks in; and to meet other obligations not provided for through their health insurance.

What does all of this mean for you? Bill the health insurance company, not the auto insurance policy. It will always be in your best interest to do so. In the rare circumstance that the health insurance policy has a subrogation issue where the accident policy takes preference, Med Pay can and will be exhausted as soon as practical. Give our office a call and we can work through those details with any of our client's providers.

Your Business: How to Write a Job Description

The war for talent has never been fiercer than in the 21st century, and HR departments need to ensure they are at the top of the game in order to make sure they can attract the best and the brightest. enable you to actually afford it.

The job description is an excellent way to do that, albeit one that is often overlooked.

While company culture, employee engagement, benefits and compensation are often focused on, and are certainly important, the job description is your first



step at gaining the attention of the most talented candidates. A job description that is too casual and focuses mainly on the perks of the job could attract the wrong sort of applicants, while one that is filled with jargon specific to the company and a lengthy wish-list could also put off potential skilled workers.

Avoid scaring off candidates with too many requirements and provide five or six vital attributes that are essential to the position, steer clear of unrealistic expectations and use concise, clear language while showcasing the culture of your company.

With two locations to serve you:

229 W. Main St. Suite 400 Clarksburg (304)326-1800
250 Scott Ave. Suite 100 Morgantown (304)241-7100

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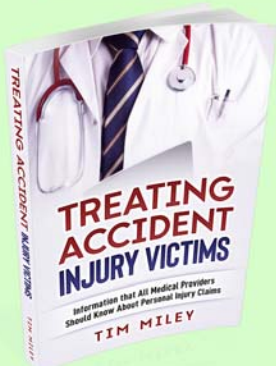


Providers are a Priority! Do You Know of Another Law Firm That Follows this Rule When Settling an Accident Claim?

Probably not! Let's face it, most injury victims are not worried about making sure their medical bills get paid, let alone paying them in a timely fashion. They have been hurt and they want to get better, and frankly, they do not feel it is **their responsibility** to pay for their injuries. *On a side note, there are a few clients we come across that do want the bills paid to protect their credit, but again, they don't want to have to pay the bills themselves.* What can you, as a medical provider, do about it? Probably not much, send bill after bill, send demand letters and maybe even kick it to collections? But that probably won't do much.

Is there a solution? YES! The Miley Legal Group makes sure that **ALL** medical providers that worked on the injury victim get fairly compensated for the services they performed. We want our firm to have a good working relationship with area medical providers and our clients walk away without any burdens left from the accident. We make sure as part of the claim disbursement (when the injured victim get their check) that all the doctors, hospitals, chiro, physical therapists, anyone that helped our client get better, are paid as well. We think paying the providers is so important that we put language in our contract that the client signs, that says no check will be cut to the client until all of the medical bills are addressed. If we see there are any issues with processing insurance claims, we hold funds in trust until they are able to disburse properly. **We take this issue seriously as we are sure you do.**

Treat accident victims, but having trouble getting **paid?**



Request our **FREE** book and discover how a good personal injury lawyer can help ensure you get paid for your work!

Request your **FREE** copy now at:

TreatingAccidentVictims.com

What is Subrogation? How Does it Affect Medical Providers?

Subrogation and accident claims often go hand in hand. Health insurance companies want to ensure that they get their money back for any costs they incur for a client at the fault of another party (especially one with insurance). Accident victims, *aka your patients*, may not have a full understanding of what subrogation is and how it affects their insurance claim.

It is important for medical providers to understand subrogation and how it could affect how health insurance companies pay benefits out. If an accident victim is treated by a medical provider for an injury caused by an accident, and the health insurance policy has a right to subrogate provision, that insurance company will place a lien on any settlement that the insured may receive from the at-fault party. In other words, they will collect what they pay out in benefits during treatment of any injuries caused by the accident.

If you are a medical provider that has concerns about receiving payment (and most are), it is always important to bill the health insurance regardless if it is an accident caused injury or not. This will drastically increase the chances that your patients bills are paid. **DO NOT WAIT FOR THE CLAIM TO SETTLE**, as that may be problematic as there are many reasons insurance companies will deny a claim and there is never a guarantee that an attorney will get any money from either the insurance company or the at-fault party themselves. Remember that most health insurance plans have a timely filing provision that **WILL** come into play based on approximate injury claim timelines. In other words, if you wait to bill the health insurance based on an expected outcome of a claim, you will almost always be beyond the timely filing provisions and lose out on any health insurance benefits your patient had.

So bottom line is: file with the health insurance company as you would any other claim.

