

# HOW TO GET MEDICAL TREATMENT AFTER A FLORIDA CAR ACCIDENT

WITHOUT SPENDING THOUSANDS OF  
DOLLARS YOU MAY NEVER GET BACK



BY ATTORNEY WADE COYE



## ABOUT THIS E-BOOK

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Dear Reader,

Thank you for making the choice to get this e-book.

Every year, thousands of people like you deal with the tremendous inconvenience of getting involved in a car accident. Between the never-ending construction on I-4 and the crowds of tourists that frequent Central Florida, you might even be surprised to know just how many of your neighbors and people in your region have also experienced exactly what you are going through right now.

But I have some good news for you... I've met and worked with people in your position for over 27 years, and I can confidently reassure you that you've already taken a productive step in your claim by requesting this information. In fact, you are already ahead of thousands of other injury and accident claimants who know they may need expert legal help, but wait until it is too late to reach out.

By getting this e-book, you've taken the first of several steps you need to achieve a successful outcome in your accident claim. You could have ignored this information and kept on sifting through all the random pieces of information available for you online. Instead, you now have a short list of resources that could help you deal with the physical and financial stress of getting into a car accident that was not your fault. On behalf of all of us here at the Coye Law Firm, congratulations on taking your situation into your own hands!

I hope you find this information helpful. If you have further questions about an accident claim, please don't hesitate to give us a call at 407-648-4940.

Sincerely,

A handwritten signature in black ink, appearing to read "Wade B. Coye". The signature is fluid and cursive.

Wade B. Coye  
Attorney/Author/Veteran



## DISCLAIMER

The materials available in this publication are for informational purposes only and not for the purpose of providing legal advice. You should contact your attorney to obtain advice with respect to any particular issue or problem. Use of and access to this material does not create an attorney-client relationship between The Coye Law Firm and the user or reader.



## So...you've been injured in a car accident that was not your fault...

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Car accidents often damage more than just your car. Medical bills, lost wages and other expenses can accumulate quickly and begin to apply serious financial pressure on you and your family.

As if dealing with the shock after a car accident wasn't bad enough, many

injured accident victims now have to wonder how they will be able to afford medical care and treatment. After all, hospital visits and doctor appointments are expensive! And if your injury has put you out of work, you may be experiencing the added pressure of lost income as well...

However, there is no need to fret! If you are reading this, you are off to a good start!

Fortunately, there are several places you can go to get medical treatment after a car accident, and several different resources available to help pay for your medical bills. Each of these resources has its own pros, cons, rules, and regulations.

Let's dive in together, shall we?



## Resource #1:

# Your Florida Personal Injury Protection (PIP)/No Fault Benefits

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If you drive a car and have car insurance in Florida, then you most likely have Personal Injury Protection benefits available to you.

Also known as “No Fault Insurance,” your Florida Personal Injury Protection (PIP) benefits can help cover the costs of your medical bills and lost wages.

PIP/No Fault insurance coverage pays **80% of your medical expenses** and may pay **60% of your wage loss** up to **\$10,000**. It’s called “No Fault” because the benefits will cover these expenses regardless of who was at fault for the accident. If you have car insurance and have been in a car accident, you have a right to these benefits and do not need to repay them.

### Every PIP/No Fault policy is required to cover:

- You
- Family members related by blood or marriage that reside with you (as long as there is no exclusion present)
- You riding in another car
- You as a pedestrian
- You as a bicyclist
- In some cases, the passengers of your car



# HOW TO GET MEDICAL TREATMENT AFTER A FLORIDA CAR ACCIDENT WITHOUT SPENDING THOUSANDS OF DOLLARS YOU MAY NEVER GET BACK

## How to Access Your PIP Benefits

After a car accident, you should call your insurance company immediately and request an application for No Fault benefits.

Here's what the form looks like:

**APPLICATION FOR FLORIDA "NO FAULT" BENEFITS**

DATE	OUR POLICYHOLDER	DATE OF ACCIDENT	FILE NUMBER
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(Pursuant to Florida Statute 817.234 any person who knowingly and with intent to injure, defraud or deceive any insurance company by filing a statement of claim containing any false, incomplete or misleading information is guilty of a felony of the third degree.)

**TO ENABLE US TO DETERMINE IF YOU ARE ENTITLED TO BENEFITS UNDER THE FLORIDA PERSONAL AUTO AND HOMEOWNERS POLICY LAW, PLEASE COMPLETE THIS FORM AND RETURN IT TO:**

**TO: CLAIM DEPARTMENT**

**A.K.A. Your claim number**

**YOUR NAME:** \_\_\_\_\_

**YOUR ADDRESS:** \_\_\_\_\_

PERMANENT ADDRESS, IF DIFFERENT: \_\_\_\_\_

DATE AND TIME OF ACCIDENT: \_\_\_\_\_

BRIEF DESCRIPTION OF ACCIDENT AND VEHICLES INVOLVED: \_\_\_\_\_

DESCRIBE MOTOR VEHICLE YOU OWN: \_\_\_\_\_

AS A RESULT OF YOUR INJURY, HAVE YOU RECEIVED ANY MEDICAL TREATMENT?  YES  NO. IF YOUR ANSWER IS YES, ATTACH COPIES OF ALL MEDICAL BILLS TO THIS FORM.

**Write in every injury you have, no matter how small**

SIGNATURE: \_\_\_\_\_ DATE: \_\_\_\_\_

DESCRIBE YOUR INJURY: \_\_\_\_\_

**WERE YOU TREATED BY A DOCTOR?**  YES  NO

IF YOU WERE TREATED IN A HOSPITAL, WERE YOU AN IN-PATIENT  OUT-PATIENT

AMOUNT OF MEDICAL BILLS TO DATE: \$ \_\_\_\_\_

WILL YOU HAVE MORE MEDICAL EXPENSES?  YES  NO

DID YOU LOSE WAGES OR SALARY AS A RESULT OF YOUR INJURY?  YES  NO

AMOUNT LOST TO DATE: \$ \_\_\_\_\_

WHAT IS YOUR AVERAGE WEEKLY WAGE OR SALARY? \$ \_\_\_\_\_

IF YOU LOST WAGES: \_\_\_\_\_ / DATE YOU RETURNED TO WORK \_\_\_\_\_

HAVE YOU RECEIVED, OR DO YOU EXPECT TO RECEIVE, ANY WORKERS' COMPENSATION OR UNEMPLOYMENT BENEFITS?  YES  NO

HAVE YOU RECEIVED, OR DO YOU EXPECT TO RECEIVE, ANY BENEFITS UNDER MEDICAID?  YES  NO

LIST NAMES AND ADDRESSES OF YOUR PRESENT EMPLOYER(S) AND GIVE YOUR OCCUPATION AND DATES OF EMPLOYMENT FOR EACH:

EMPLOYER AND ADDRESS:	YOUR OCCUPATION	FROM
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AS A RESULT OF YOUR INJURY HAVE YOU HAD ANY OTHER EXPENSES?  YES  NO

**Other expenses could be mileage, prescription costs, etc.**

**SIGNATURE:** \_\_\_\_\_ **DATE:** \_\_\_\_\_



# 4 Major Mistakes Accident Victims Make That Could Jeopardize Their \$10K in PIP Benefits

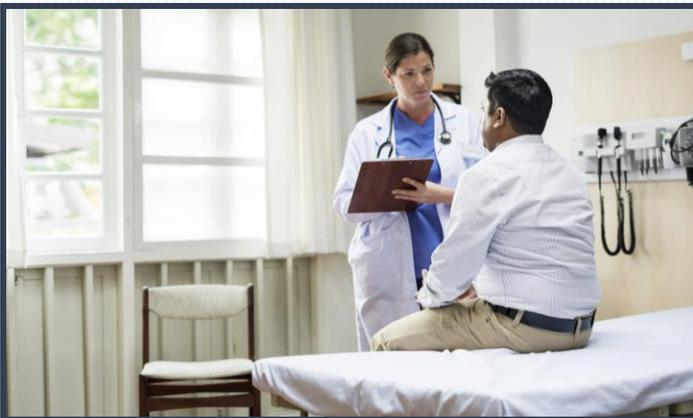
## 1. Seeing the wrong type of doctor



In order to qualify for the full \$10,000 in PIP benefits, you must see a doctor who has the ability to diagnose you with an emergency medical condition. Otherwise, your PIP benefits may be limited to a maximum of \$2,500.

Most emergency room doctors are qualified. As well as most specialists, orthopedics, and other facilities that have a medical doctor on staff.

## 2. Waiting two weeks to go to a doctor



If you were transported to a hospital after an accident, you won't need to worry about this one. But for those accident victims who are lucky enough to walk away from an accident and begin to feel soreness and pain after the adrenaline wears down, be aware that **if you do not seek medical treatment within 14 days** of the accident, the insurance company may not be required to pay you anything at all.

The good news is, as long as you seek treatment within 14 days of the accident, you will surely be entitled to your PIP benefits.



## 4 Major Mistakes Accident Victims Make That Could Jeopardize Their \$10K in PIP Benefits

### 3. Failing to strategize the best use of your PIP



Think of your PIP benefits like a credit card. Once you reach your max, that's it. Therefore, you must choose wisely when it comes to spending your \$10,000.

A problem I often notice is when an injured person is put out of work and uses all of their PIP benefits to pay for medical care, realizing later that they need money to pay for lost wages.

If you wish to reserve a portion of your PIP benefits for lost wages, you will need to collect a doctor's note stating you cannot work with proof of the work hours you will be missing.

There are several ways to strategize your PIP in order to maximize the best use of your \$10,000 in benefits, and ensure that some of your PIP is reserved for lost wages. However, this area of the law is extremely complicated (and would transform this short e-book into something more like a Harry Potter novel!) and requires a clever analysis of all resources that are available to you.

### 4. Failing to attend an independent medical examination (IME)



If you miss an appointment for an independent medical examination (IME), your PIP benefits will stop.

An IME is an independent opinion of your clinical status, and may be conducted at the request of an insurance carrier.

You must attend your IME appointment. You can reschedule one if needed, but failure to attend will completely stop your PIP benefits.



## Resource #2:

# Your Health Insurance Plan



Health insurance is a very helpful resource if you have been injured in a car accident and hope to recover the money you've spent on medical care.

The biggest benefit of using your health insurance carrier is that since the carrier works with and has agreements with medical providers, the medical providers

may reduce their bills for the carrier, which in turn means reducing the bills for **you**.

Go to your primary care doctor first, but keep in mind that some doctors are not interested in treating car accident patients. If your primary care doctor reveals that they do not wish to get involved in the treatment of a car accident, ask for a recommendation for another doctor.

### COYE LAW TIP:

Many health insurance plans contain something called a "right of subrogation" which means that the health insurance plan has a right to be repaid from any type of settlement you may receive from the at-fault driver's insurance company. In fact, your health insurance company may even send you paperwork to sign, agreeing to repay them at the conclusion of your case. This could lower the total settlement of your claim, but at least you are getting the care and treatment you need to improve your health. What's even more important is that the payment is coming out of your settlement, not your wallet.



## Resource #3: Medical Payments Coverage



Medical payments coverage is a type of insurance that could be included on motor vehicle policies. **It is crucial to discover early on after an accident if this resource exists**, since there is usually very limited time to file a claim and submit various bills and receipts.

Similar to PIP benefits, medical payments coverage on motor vehicle policies pays, regardless of who was at fault for the accident.

Medical payments can pay deductibles and copayments, **but will not cover lost wages**. So, if this coverage does exist for you, then you can use medical payments coverage to receive medical care and reserve a portion of your PIP benefits for lost wages. This is another reason why it is crucial to discover whether medical payments coverage exists early on in a claim. Otherwise, doctors or hospitals could use up the PIP benefits that you could have used to cover your lost wages.

Both medical payments coverage and PIP benefits are resources with limited amounts of coverage (remember the credit card analogy), so it is important to pay attention to what you are spending these resources on at the doctor's office.

### COYE LAW TIP:

Like health insurance plans, medical payments coverage also has a right to subrogation, and may need to be repaid if you receive a settlement from the at-fault party's insurance company. If the at-fault party's insurance company is getting ready to pay you a settlement but believes that certain treatment you received was excessive or unrelated to the injury (ex: If you broke an arm in an accident, but had your medical payments coverage cover the cost of chiropractic treatment), then the at-fault party's insurance company may not include the cost of the unrelated treatment when calculating your settlement. As a result, you could risk receiving a lower total settlement for your claim than you deserve.



## Resource #4:

# Letters of Protection

*(If you want to use this resource, I highly recommend hiring an attorney for your claim.)*

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If you have used up your PIP and don't have health insurance or medical payments coverage available, a letter of protection may be needed so that you can still receive medical care.

**A letter of protection is a promise from the injured person and his/her lawyer to pay the doctor from the proceeds of any**

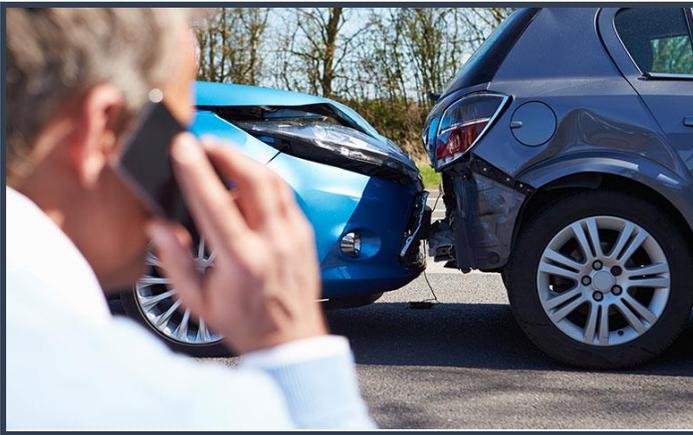
**settlement received at the conclusion of the personal injury claim.**

This means that a portion of the settlement received from the at-fault insurance company has to be used by the lawyer to pay back the doctor. However, there are a number of pros and cons associated with using a letter of protection that are commonly overlooked by injured people and the lawyers involved in the handling of personal injury cases.



## 4 Pros of Using a Letter of Protection

### 1. A letter of protection makes it easier to schedule appointments.



If a letter of protection is involved in a personal injury claim, a doctor's office will have an attorney liaison coordinate the appointment. This means you are more likely to receive immediate attention for your injuries and/or illnesses.

Overall, it can be easier to schedule appointments when you are seeing doctors

who are providing care because of a letter of protection.

### 2. A letter of protection can protect your credit.



A letter of protection can protect your credit rating in situations where you have incurred high medical bills. Sometimes, if medical bills are left unpaid, the bills are sent to a collection agency, which affects your credit rating. But Coye Law Firm's letter of protection specifically states that the doctor's office cannot send unpaid bills to a collection agency.

#### NOTE:

There are some doctors' offices that will only use their own letter of protection, and specific language preventing unpaid bills from being sent to a collection agency may vary depending on the letter.



## 4 Pros of Using a Letter of Protection

### 3. The doctor may lower the cost of the medical bill.



A doctor working under the terms of a letter of protection may be willing to reduce the amount of his or her bill depending on the case outcome.

In fact, Coye Law Firm's letter of protection stipulates that the doctor may need to reduce medical bills to a reasonable fee, depending on the settlement amount.

### 4. The doctor is more willing to provide trial testimony.



There are some doctors who are not interested in being involved in an accident case at all, but most doctors who have provided medical care using a letter of protection are usually more willing to provide trial testimony. That willingness is an important factor in the success of your case.



## 3 Cons of Using a Letter of Protection

### 1. Some bills may be higher because of the risk of nonpayment.



As you may expect, not every doctor is willing to provide medical care and treatment with a letter of protection, as it means the doctor must wait to receive payment and risk not being paid at all if your case is unsuccessful in obtaining a settlement.

The final medical care and treatment costs can be much higher than usual because of this risk. Although medical providers and insurance companies may already have a negotiated rate or contract, a doctor may charge higher rates if there is some risk of nonpayment. That up-charge does not mean you will receive more money at the conclusion of your case.

### 2. The doctor may require you to receive tests at different centers that do not accept letters of protection.

While a doctor may be willing to wait for their fees at the conclusion of a case, a tricky situation occurs when a doctor recommends an MRI or CT scan at a hospital that does NOT accept the letter of protection.

For example, a complicated brain injury may require ongoing care and treatment from a specialist in order for any possibility of a reasonable recovery. However, it may be difficult to locate the appropriate specialist. In the end, you may be left with a doctor's recommendations, but no way of receiving the extensive treatment you truly need.



## 3 Cons of Using a Letter of Protection

### 3) Insurance companies may use a letter of protection against you.

It is possible that an insurance company may use a letter of protection to indicate that a doctor's testimony is biased simply because they want to get paid. The doctor's testimony includes information such as the severity of your condition and necessity of future care, which may influence the overall amount of money awarded at the conclusion of a jury trial.

Sadly, doctors working under a letter of protection are not afforded the type of credibility that you may want in the final decision-making portion of your case.





## Resource #5: Workers' Compensation



If you were injured while driving on the job or performing a job-related task, you may be able to use workers' compensation to pay for medical care and some lost wages.

However, in order to get workers' comp to pay for your medical care, your injury must be work-related. This means that you were either driving on the job when the car accident

occurred, or in some way performing a job-related task while on company time.

### THE UNSETTLING TRUTH ABOUT WORKERS' COMPENSATION

There is probably a nicer way to say this, but for the sake of time I'll get straight to the point: The workers' comp system does not care whether or not you make a full recovery from your injuries.

While there are well-intentioned workers' comp doctors and adjusters out there, many believe that the majority of injured workers are fakers trying to "milk the system".

The reality is that the workers' comp insurance company's main objective is to see that you are provided the minimum care that the law requires them to pay.

Workers' comp can pay for some lost wages, however (to learn more about workers' compensation and lost wages, get my book [Sharing the Secrets, Learning the Lies](#)).

### COYE LAW TIP:

Just like health insurance and medical payments coverage, workers' comp has a right to subrogate. However, unlike other resources, workers' comp takes your pre-existing injuries into consideration. This may actually lower the total amount of your personal injury settlement.



## How To Avoid The F Word In Your Workers' Comp Claim

Throughout your workers' comp claim, the workers' comp insurance adjuster will be actively looking for evidence that you are faking your injury. Here are 6 things you can do to avoid the "F word" and protect yourself from potential problems in receiving workers' comp benefits.

### 1. Notify your employer or supervisor within 30 days of the accident/injury.

If you were injured on the job and haven't notified your employer, stop reading this and do it right now! In Florida, you have only 30 days from the day that the accident happened to notify your employer about it.

Although verbal notification is acceptable (such as simply telling your boss about the accident), you can protect yourself even more by making sure that a First Report of Injury is filed.

Absence of a formal notification can create major problems for you. For instance, the longer you delay in notifying your employer, the more likely they will be suspicious of your injury.

#### COYE LAW TIP:

*there* should be posters all over your workplace with information about workers' compensation. If your employer doesn't do anything right away after you report the injury, don't wait, protect your health and call workers' comp yourself.

### 2. Treat with a workers' comp authorized doctor.

When it comes to Florida workers comp cases, medical care is either authorized or unauthorized. The difference between authorized medical care and unauthorized medical care is that the workers' comp insurance company approved the authorized care and plans to pay the bill.

Authorized Care/Authorized Doctor = Workers' comp approved of the care and plans to pay the bill.



## HOW TO GET MEDICAL TREATMENT AFTER A FLORIDA CAR ACCIDENT WITHOUT SPENDING THOUSANDS OF DOLLARS YOU MAY NEVER GET BACK

Unauthorized care/Unauthorized Doctor = Workers' comp did not approve and most likely will not pay for the bill.

An injured worker is assigned one authorized doctor, and must treat with this doctor for his or her work-related injuries. Most workers' comp benefits are received only because of the opinion of the workers' comp doctor.

If a workers' comp authorized doctor says you need surgery and cannot work, then you are eligible to receive wage loss benefits and get your surgery paid for by workers' comp.

### 3. Schedule and keep your follow-up appointments.

After your first visit to the doctor, make sure to schedule a follow-up appointment. Some injured workers don't schedule a follow-up, so the workers' comp doctor will assume you no longer need care.

Going to your follow-up appointments has to be your absolute first priority. If you do not show up for your appointments, then it is very possible that the workers' comp doctor will stop seeing you. If the workers' comp doctor stops seeing you, then your benefits might also stop.

### 4. Have a clear understanding of the doctor's orders.

Throughout your workers' comp treatment, you need to make sure you have a clear understanding of the doctor's orders, work restrictions, and the duration of those restrictions.

There are different levels of "light duty" work restrictions that an authorized doctor may assign to you, such as...

- No lifting more than 10 lbs
- No repetitive use of the right hand
- No overhead reaching
- 5 minute breaks every hour to stand and stretch
- Sit/stand option available



I personally recommend bringing a journal to your appointments and asking several questions to make sure you fully understand the scope of your restrictions.

### **5. Document your interactions with your employer.**

Make sure to thoroughly document your interactions with your employer, and make sure there are no misunderstandings involving your work restrictions.

### **6. Complete the Employee Earnings Report by the deadline.**

The workers' comp insurance company may periodically ask you to complete an employee earnings report. Failure to complete and return the form within ten days after receiving it may stop your benefits. [\(See example on Page 20\)](#)"







## Resource #6: Medicare

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Medicare is a federal-level insurance plan that an employee makes payments for through their employer. You can access Medicare benefits if you have reached full retirement age (older than 65) or if you've been found disabled by Social Security and have waited the required two-year waiting period.

**WARNING:** Medicare considers itself a secondary payor in injury cases, which means that they are not obligated to pay.

Most medical providers accept Medicare, given the size of the program. There are typically no limits to any type of doctor, hospital, or diagnostic center.

The payments made to care for you through Medicare after an injury are called "conditional payments," and Medicare has a right to be repaid for the benefits they paid out to you if you eventually receive a settlement from the at-fault party's insurance company.

Medicare involves a complicated system where Medicare must be placed "on notice" if they are expected to provide any funds to medical providers that you have seen after an accident. If you do not place Medicare on notice, then a substantial delay will occur at the conclusion of your case. Most of the time, however, Medicare has an absolute right to be repaid for the funds that it paid out to medical providers on your behalf.

Note that Medicare reduces by attorney fees and costs.



## Resource #7: Medicaid



Medicaid is a poverty-level program that provides very basic treatment.

Emergency room visits are not a problem, but follow-up care with a doctor can be quite difficult.

Medicaid has a right to subrogation, and failure to repay Medicaid following the

receipt of a settlement can result in criminal penalties.

Most people find that Medicaid is only useful in the most extreme injury claim situations, due to the limited amount of doctors who are willing to accept it.

Medicaid can pay for hospital bills, some diagnostic tests, and some ongoing care by doctors within its plan.



## Where do you go from here?

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If you could get all the medical care and treatment you wanted every week handed to you on a silver platter (figuratively, of course)...

If you could sit back, relax, and not have to worry about medical bills, insurance companies, law suits, or lengthy settlements with just one call to my firm...

*(I'm not saying this is a magical place, but dang!)*

If you always had a knowledgeable attorney on call to investigate your accident, answer questions about compensation available from your insurance coverage, give you advice about your medical treatment, teach you all of the secrets and lies of the personal injury process, and advise you on the BEST way to settle...

**Would that be worth an hour of your time?**

[If you said "YES" or something to that effect, click here now!](#)

I think you've probably guessed, even without clicking, that I'm offering just that.

A one-hour, absolutely FREE consultation, that will help you to protect yourself and your interests after your accident.

Chances are you've already been contacted by your insurance company, or the insurance company of the at-fault driver. You might even be feeling overwhelmed, but quite frankly, there is an easier and simpler solution.

What if when you get a call about your accident, instead of rolling your eyes and having to deal with the issue yourself, you immediately exclaimed, "Call my attorney!"

And smiled?

It was all because you made the decision to invest just one hour of your time to meet with my experienced personal injury team and let them do the work for you.

The best part is, you didn't actually have to pay for this (you sly fox!)

Instead, you let the personal injury process pay for itself for the entire length of your claim, and only owe fees if we recover money FOR YOU! Hundreds of car accident victims have come to my team for help, and they are glad they did.



## Where do you go from here?

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[Click here to read testimonials from previous car accident victims just like you.](#)

And what if today is the day you got help?

*You suspended skepticism, you stopped waiting for the "right time", and you got started because you know that's what you need to do to recover in the best way possible!*

Let's end the what-ifs, together...

[Click this link and change your future now.](#)

I look forward to speaking with you!

Wade



## About the Author

WADE COYE is the managing shareholder and founder of Coye Law Firm, an Orlando-based practice with lawyers handling personal injury, workers' compensation, insurance, and probate claims among other matters. Coye received his law degree from the University at Buffalo Law School. He holds bar membership in Florida, New York, Michigan and the District of Columbia and is admitted to the United States District Court for the Middle District of Florida, the United States Court of Appeals for Veterans' Affairs, the Eleventh Circuit Court of Appeals, and the United States Tax Court. He has tried cases to a verdict in state and federal court.

Coye's background includes campaign and Capitol Hill assignments for two United States members of Congress and active duty in the United States Army, Infantry.

He was an early adapter of computer technology and the Internet, appearing on one of the first national lists of lawyers using the Internet in 1995. His continued interest in technology led him to develop a custom database for handling client matters.

Mr. Coye, his wife Joan, and five children make their home in College Park. In his spare time, as an instrument-rated private pilot, he enjoys flying and traveling with his family.

