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## **BOULDER MEDICAL CENTER, P.C.**

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### Colorado is an "At Fault" state. How does billing work with Motor Vehicle Accident?

#### Option 1: Auto Insurance Coverage

- Medical Payment coverage is purchased under your own auto insurance policy.
- "MEDPAY" Medical Payment coverage is designed to cover the medical costs no matter who was "at fault" in an auto accident.

#### Option 2: Health Insurance Coverage

- For anyone that does not have MEDPAY or has exhausted their MEDPAY under their auto insurance.
- Billing under health insurance will be handled exactly the same way as billing for non-auto related treatment.

#### Option 3: For anyone without MEDPAY and also without health insurance

- The charges will be the patient's responsibility to pay. Payment in full is expected at the time of service. If full payment cannot be made, you will need to contact the Patient Accounts department to set up a formal authorization payment plan.

#### General Information about Motor Vehicle Claims:

- Insurance claims will be filed to the insurance of the auto driver for auto versus pedestrian or bicycle accidents.
- Claims will be filed to the patient's auto insurance for the passenger of a motorcycle accident.
- Drivers of motorcycles involved in an accident must file their own insurance claims. As soon as possible after the accident, inform your auto insurance so a file can be opened and a claim number assigned.
- Bring the insurance's name, address, and phone number of the policyholder, name of the claim's adjuster and claim number to your first doctor's appointment. If you do not have this information at the appointment, ask for a MVA Notification form that you can take with you. Complete the form as soon as possible and return to Boulder Medical Center.
- Bill's will remain the patient's responsibility until all of the information is received.

Boulder Medical Center will attempt to bill the auto insurance carrier for 120 days. If they do not respond or if they deny the charges, the balance will become the responsibility of the patient.