

Speaker 1:

After a motor vehicle collision, most people come to us after they've already been to the hospital, they've been in an ambulance. They may have seen their personal doctor. They may have seen a specialist, and they're confused or they don't know how the medical bills are going to be paid. If they have private health insurance or some kind of health insurance, they assume that their health insurance will cover the treatment for the injuries from the accident.

That's actually not correct. Under New York no-fault law, the insurance for the car that you're in is going to pay your medical bills and pay any lost wages for any time out of work up to a certain point. We represent lots of folks who get injured in motor vehicle collisions. When they first come to us, we explain to them how the no-fault system works. We file the appropriate paperwork for them.

We make sure their medical bills are paid. If they're out of work and they have lost wages, we'll process their lost wages through the no-fault. And then as time goes on, even though they're entitled to receive medical benefits up to a certain point, usually \$50,000, the insurance company will often try and cut them off earlier than the time period or the amount of medical care that they're entitled to.

We will do as much as we can to ensure that you get the proper treatment you need after a motor vehicle collision and that it's paid for without interruption or unfair difficulty from the insurance company until you're back on your feet and you're feeling better.