

Stephen Williamson:

In New York, if you're injured in a motor vehicle collision and you need medical care, medical treatment for your injuries, that medical care is going to be covered by the no-fault insurance for the vehicle that you're in. The vehicle that you're driving, or the vehicle that you're riding in as a passenger at the time of the collision. It doesn't matter how the accident happened. It doesn't matter who's at fault for the accident. The insurance for the car that you're in will have a no-fault component, and that no-fault insurance will pay your medical bills up to a certain point for treatment for the injuries from the collision.

Now, oftentimes people ask us, "Does that hold true if I have health insurance? I have health insurance. Can't I use my health insurance for the treatment for the injuries from the accident?" And the answer is no. Whether you're uninsured, whether you have government insurance, good insurance, or bad insurance, or private insurance, it doesn't matter. The New York No-Fault Law says and requires that when you're injured in a motor vehicle accident, the medical treatment for the injuries from the accident have to be paid for, have to be covered by the no-fault insurance. Now, the no-fault insurance generally only goes up to \$50,000. So, what that means is you have potential medical benefits up to \$50,000 in most situations under the New York No-Fault law.