

# Who Pays My Bills After a Washington Motorcycle Accident?



The biggest worry faced by injured riders after an accident is “who’s going to pay my hospital bills?” Many are surprised to hear the short answer is YOU ARE in the beginning, and then later the at-fault party will when you settle your entire case.

In Washington, insurance laws have been designed so health insurance companies pay your bills while you are being treated for your motorcycle accident injuries. The health insurance company is given a right to be reimbursed out of the settlement you get from the at-fault driver’s auto insurance company. It often doesn’t make sense and is confusing, but this is how insurance works in Washington. **Good health insurance is critical for motorcycle riders.** This is also one of the reasons having an attorney to talk to is so important.



In July of 2019, motorcycles were required to have liability insurance just like cars in Washington state. **All motorcycles must carry \$25,000 in bodily injury liability and \$10,000 in property damage liability.**

However, this is not enough since it only covers accidents you cause. Make sure you purchase as much Underinsured

Motorist (UIM) insurance as possible. UIM covers accidents other people cause injuring you. Most cars don’t have enough insurance to cover your medical bills following a serious motorcycle accident involving broken bones and a long hospital stay.

If you were hit by a car, that driver’s liability coverage will cover your damages up to the policy limits of the insurance. The at-fault driver’s insurance will only pay once and will require you to sign a release document that closes your case forever no matter what injuries develop or get worse later. As a result, you do not want to settle until you have completed treatment for your injuries since a settlement cuts off payment of medical bills.

## What Do You Mean by “Medical Bills?”

Medical bills include costs that you have already incurred from your accident, but also costs that you are currently accumulating or that you may be billed for in the future. These bills may include, but not limited to:

- Doctor visits
- Medications
- Ambulance bills
- Hospital stays
- Surgeries
- Rehabilitation therapies (occupational or physical therapy)
- Medical devices (crutches, wheelchairs)
- In-home help and services

After an accident, you will have to pay your own medical bills through whatever

insurance coverage you have available, which is usually health insurance.



## Protect Your Rights to Recover Medical Bills

The at-fault driver’s insurance company may try to offer a quickie settlement by saying they will pay your medical bills and give a few dollars shortly after the accident. **Don’t accept, it’s a trap!!**

You may think your case is still open and they may even say it is, but it likely is not the case. We have clients who were basically tricked into a verbal or written settlement in the days or week after an accident. We often can reopen the case, but it makes things much more difficult and a lawsuit is usually required.

If you or a friend has been in a motorcycle accident, the best decision you can make is to pick up the phone and call us for a **free consultation at 844-CALL-MAX.**

We can explain your options and tell you the challenges ahead and whether hiring an attorney is recommended given your specific accident.

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## Congratulations Team!



We would like to congratulate Richard Buqing on his three-year anniversary at MaxPower Law!

For those of you who have had the pleasure of working with Richard, you know just how wonderful he really is. He is kind, patient and cares greatly about our clients.

Thank you for all you do for the team!

**HAPPY 3 YEAR ANNIVERSARY RICHARD !**

We would also like to congratulate Naomi Arin on her two-year anniversary at MaxPower Law!

Many of our clients have had the opportunity to work with Naomi and they have left rave reviews about their experience working with her. One of our clients wrote "Being able to work alongside a strong, empowering woman made me feel strong and resilient; I can't express my gratitude enough."

**HAPPY 2 YEAR ANNIVERSARY NAOMI !**



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