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How to Handle Medical Bills After an Auto Accident



Being injured in a car accident is stressful and complicated. One of the complications is dealing with medical bills from hospitals, doctors, labs, specialists and rehabilitation facilities.

Often the insurance company for the at-fault driver will pay for medical expenses related to the accident, but it may take a lot of time to determine who was at fault and then to get the payments processed. How do you take care of medical bills that must be paid and that are becoming past due?

The Complexities of Multiple Insurance Companies

There are usually 3 insurance companies involved in a typical auto accident: Your own auto insurance company, your own health insurance company and the at-fault driver's auto insurance company.

Generally, if you have medical pay provisions with your auto policy, submit your bills to that carrier first.

If you don't have medical insurance with your car insurance, submit your medical bills to your health insurance company. Your car insurance company may have to provide a letter confirming that you don't have medical insurance under that policy.

It's not a good idea to submit your medical bills directly to the at-fault driver's insurance company because this may substantially delay payment as your case is evaluated. A significant delay can negatively impact your credit rating, especially if the bills go into collection. Make sure that all relevant hospitals, doctors and testing labs are informed to submit bills directly to your insurance plan.

If you file a claim and receive a settlement from the at-fault driver, your insurance plan may be reimbursed for any claims paid. Your settlement may also include reimbursement for out-of-pocket medical expenses such as deductibles and co-payments.

Obviously these scenarios are complicated and it's important that you make the right choices as you file medical claims due to an accident. It's best to consult with an experienced attorney for help navigating through the complexities of an auto accident.

Help Get Your Child Back To School Safely



As summer draws to a close, you'll soon see those familiar yellow school buses on the roads again. If your child rides the bus to school, take a moment to review important school bus safety rules before they head out on the first day:

- **Entering the bus.** Stay away from traffic as you wait for the bus. Approach the bus only when it is completely stopped and the driver has opened the door. Use the handrail to climb the steps.
- **Riding the bus.** Put on your seat belt if one is available. Stay seated. Don't distract the driver with loud voices or noise. Keep head, hands and arms in the bus, not out the window.
- **Exiting the bus.** Don't get up to exit until the bus is completely stopped. If you must cross the road in front of the bus, first walk a little ahead so you and the driver can see each other. Watch for his signal before crossing and always look left, right and then left again before crossing.

When driving around school buses, take extra care especially if children are entering and exiting. Buses are large and cumbersome and need more maneuvering space, so give them lots of room. Watch for sudden and frequent stops. Be alert for flashing lights or stop signs that signal you to stop.

After the stop sign has been withdrawn, proceed with caution. Drive slowly to watch for children who may suddenly dart into the road.

It's illegal to pass a bus that is loading or unloading! You must stop if the bus is on a public highway, a multi-lane road or a parking lot, or even on school property.

Hannibal Man Receives \$1M After Crash Causes Brain Injury



We are pleased to announce that, with our assistance, a client has settled a liability claim with four insurers for a total of \$1 million.

Our 31-year old client from Hannibal was seriously injured when the car in which he was a passenger was struck by a pickup truck on Highway 19 at the intersection with Missouri Route Y. Our client suffered a traumatic brain injury, ruptured spleen, cervical and rib fractures and pelvic and sacral fractures. He continues to suffer from short-term memory loss, has not worked since the accident and has applied for disability payments.

According to Attorney Kevin Roach, "The key to the case was getting a strong accident reconstruction report that convinced the insurance carrier with the majority of the coverage to accept comparative fault." The settlement totaled \$1 million including \$900,000 from Country Financial.

You can read about more of our recent cases here. <https://goo.gl/ZHoN9r>

If you or any family member has been injured in an auto accident or any other personal injury, it's important to get an attorney experienced in these types of cases involved immediately. Call (866) 519-0085 for your initial free consultation. The Law Offices of Kevin J. Roach, LLC, injury attorney in St. Louis, can help you determine whether you need a lawyer for any incident or any personal injury case.

Recipe of the Month Grilled Zucchini Halves with Chopped Tomato-Basil Salsa



Here's a great veggie dish for your next cookout.

Step 1:

Cooking spray
2 medium zucchini, halved lengthwise

Heat a grill pan over medium-high. Coat pan with cooking spray. Add zucchini; cook 4 to 5 minutes on each side.

Step 2:

- 1 cup chopped tomato
- 2 tablespoons chopped fresh basil
- 1 tablespoon chopped fresh chives
- 1 tablespoon olive oil
- 1 teaspoon fresh lemon juice
- 3/8 teaspoon kosher salt
- 1/4 teaspoon freshly ground black pepper

Combine ingredients in a bowl; toss. Spoon salsa evenly over grilled zucchini halves.

Recipe courtesy of www.myrecipes.com

What's Happening in Saint Louis

Sep 1 - 3

Big Muddy Blues Festival
Laclede's Landing
Saint Louis, MO
<http://bigmuddybluesfestival.com/>

Sep 4

2017 The Benton Park Labor Day 5K Run
Benton Park
Saint Louis, MO
<http://bigshark.com/about/2017-the-benton-park-labor-day-5k-run-and-walk-9-4-17-pg1276.htm>

Sep 8

Grooving in the Garden – The Evan Cole Band
The Magic House Saint Louis Children's Museum
Saint Louis, MO
<http://stlouis.eventful.com/events/grooving-garden-evan-cole-band-/E0-001-102443097-7>

Sep 9 - 10

LouFest Music Festival
Forest Park
Saint Louis, MO
<http://stlouis.eventful.com/events/loufest-music-festival-/E0-001-103596791-8>

Oct 7

7th Annual Harvest Moon Run
Route 66 State Park
Saint Louis, MO
<https://www.harvestmoonrun.org/>

Oct 7 - 8

Historic Shaw Art Fair
Shaw Neighborhood
Saint Louis, MO
<http://stlouis.eventful.com/events/historic-shaw-art-fair-/E0-001-103601352-4@2017100709>

Oct 14

5th Annual "Brew in the Lou"
Francis Park
Saint Louis, MO
<http://stlouis.eventful.com/events/5th-annual-brewinthelou-francis-park-/E0-001-104393588-0>

Oct 22

Katy Perry
Scottrade Center
Saint Louis, MO
<http://stlouis.eventful.com/events/katy-perry-/E0-001-102997410-2>

Meet Our Attorney



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