

It's clear - it is a VERY smart move for YOU to keep Med-Pay coverage on your auto policy.



In Colorado, nearly ALL of us know someone who has been injured in a car accident. Imagine your family and friends receiving the care they need to return to work, take care of their kids, and live healthy lives.

***What happens when it's
YOUR accident?***

The bottom line:

Med-Pay coverage is far less expensive than high deductibles and health insurance co-payments.

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Colorado Chiropractic Association

The voice of Colorado chiropractic since 1917.

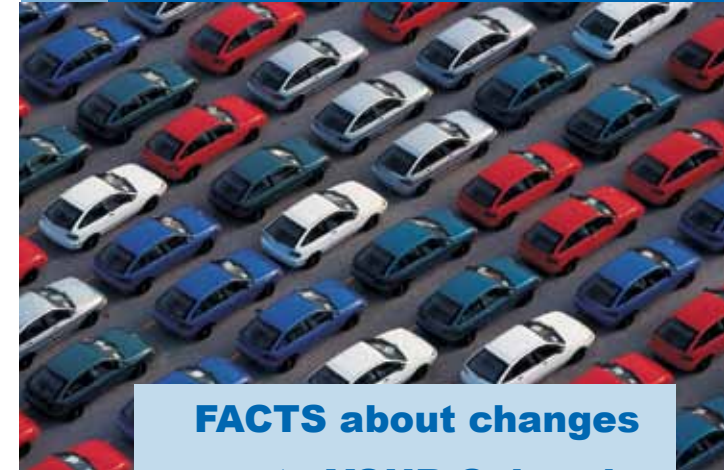
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The **TRUTH**
about YOUR Car Insurance



**FACTS about changes
to YOUR Colorado
auto insurance on
January 1, 2009**

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CHANGES to YOUR Colorado Auto Insurance Policy

Beginning January 1, 2009,
Colorado auto insurance policies
will include \$5,000 of Medical
Payments Coverage (Med-Pay).

Navigating Med-Pay

Med-Pay benefits are paid to ambulance, first responders, hospitals, emergency rooms, as well as other health care providers such as chiropractors, massage therapists, and acupuncturists when you are injured in an auto accident as a driver or passenger.



Stay Covered

Consumers MAY choose to “opt-out” of buying Med-Pay coverage. Some auto insurers may ask you to “opt-out” of this coverage to save a few dollars. BEFORE you consider this tiny savings, you should first understand the significant financial and health consequences.

Med-Pay DOES NOT duplicate health insurance

Some auto insurers say that Med-Pay duplicates your health insurance - this is NOT the case. In February 2008, Colorado Governor Bill Ritter’s Office of Policy and Initiatives studied the auto insurance system in Colorado. The study showed some alarming results:

- Although most health insurance policies pay a percentage of ambulance, ER, hospital, and other accident care, many of these policies have higher EXTRA deductibles for auto accident injuries! In addition, many people have NO health insurance at all to fall back on.



- The study also found that Colorado taxpayers paid \$20 million MORE in taxes for auto accident victims without Med-Pay coverage. Because providers such as ambulance services and emergency rooms have been left with MILLIONS of dollars in unpaid bills, the general public must pick up the tab by paying higher health insurance premiums and higher co-payments and deductibles resulting in hundreds of dollars in additional health care costs for YOU.

**For more information visit
www.coloradochiropractic.org**

More important facts about Med-Pay

- If a car owner does not have Med-Pay, the driver and certain passengers may have NO BODILY INJURY COVERAGE. Other coverage may be available, but having Med-Pay ensures that the driver and passengers will be covered.
- Without Med-Pay, in the event of an at-fault accident, the vehicle owner may be PERSONALLY RESPONSIBLE for the medical bills of certain passengers.
- Med-Pay provides at least \$5,000 in medical coverage for EACH person in the vehicle, including the driver and passengers.

Affordable coverage that's WORTH IT

A 2007 report commissioned by the State of Colorado, estimates that \$5,000 in Med-Pay would average only \$64 per year in premiums. Med-Pay reimbursement for medical claims is prioritized and pays ambulance and other emergency fees first, so consider purchasing a higher level coverage. Some companies in Colorado provide coverage for up to \$25,000, possibly more, in Med-Pay. You may change your auto insurance policy at anytime - you do not need to wait for your renewal date.

Many health insurance policies have annual limits on the number of treatments or cost for musculoskeletal treatments. Ironically, this type of treatment that includes bodywork such as chiropractic and massage, is precisely what you need after an auto accident. Purchase Med-Pay coverage - **YOU are worth it!**