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How Do I Pay My Medical Bills?

If you suffered injuries through no fault of your own, you may be faced with a mountain of medical bills. Even if you sue to collect damages, it can be many months before you see a cent. As a result, you may have many questions as to how you can pay your bills:



1. **Health Insurance.** Your personal insurance or employer-provided coverage may cover your bills.
2. **Auto Insurance.** Your auto insurance company may provide coverage for any injuries resulting from a car accident. The auto liability insurance of the defendant may also cover the medical bills.
3. **Personal Funds.** You may have to pay your medical bills through your own savings.
4. **Delay Payment.** In some cases, you may simply work out a delayed or repayment plan with the medical providers. You will want to work with your lawyer in such cases.

Why Insurance Companies May Not Settle Your Claim

There are certain types of cases that insurance companies may be reluctant to settle. If your case falls within one of these categories, you may want to consider hiring an attorney and moving ahead with a lawsuit. Two common types of cases that rarely lead to settlement include:



1. **Small to Medium Sized Cases.** These cases may not be worth the time for an insurance company to settle or even pay much attention to. Instead, the only thing that may gain the insurance company's attention is a lawsuit filed by your personal injury attorney.
2. **Non-Physical Injuries.** A claim based on mental or psychological injuries can be very unlikely to settle. These types of injuries can be very difficult to prove and support with evidence. In addition, valuing these cases can be hard and an insurance company may prefer to fight it out in court.

Why You Need an Attorney When the Adjuster Says You Don't

The last thing an insurance adjuster wants is for you to hire a personal injury attorney. A plaintiff's attorney means that the adjuster needs to spend more time on the case and that the insurance company will likely have to pay out more. That's why an insurance adjuster will tell you that you don't need an attorney when you really do.



An insurance adjuster rarely has your best interests in mind. Here is a look at some of the real top reasons to ignore when an adjuster tells you that you don't need an attorney (when you really do):

1. The claim won't be worth more just because you hire an attorney
2. Attorneys can actually cost you money given attorney's fees and costs
3. Insurance companies really have your best interests in mind
4. Involving attorneys will drastically slow down the claims process

Your case is important to us. If we can't help you, we'll do our best to refer you to someone who can.

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