

Who Pays For Medical Bills After a Car Accident in PA?

If you were injured in a crash that wasn't your fault, you shouldn't have to shoulder the financial burden alone

Expenses can add up fast after a serious [car accident](#) in Pennsylvania. This is especially true if someone sustained a serious injury in a motor vehicle accident that requires extensive medical treatment.

That's why it's important for crash victims to understand how the compensation system works for medical expenses related to a car crash. Otherwise, they could end up having to pay for such expenses out of their own pocket.

What is the average medical bill for a car accident?

There's no set dollar amount when it comes to medical expenses for motor vehicle accidents. Medical bills can vary widely from thousands to millions depending on many different factors, including:

- The severity of the injuries sustained in the accident.
- Medical treatments performed after the collision.
- Whether the injury victim has a permanent disability as a result of the collision that requires ongoing, future medical care.

Remember that large medical expenses are one of the most common reasons why people nationwide file for bankruptcy. This is why it's critical that you get the compensation you deserve for the medical care you need to recover from your car crash.

What are common medical expenses after a car accident?

Medical care for people injured in car accidents can cover a wide range, including:

- Emergency medical care, including ambulance fees and medical care provided by Emergency Medical Technicians (EMTs).
- Emergency surgery, especially in cases involving life-threatening car accident injuries.
- Hospital fees, especially if injury victims have to stay overnight for observation by medical professionals.
- Diagnostic medical tests, including X-rays and MRIs, to find out what type of injury someone sustained in an accident.
- Prescription medications, especially pain medications or prescription drugs like antibiotics used to treat an infection.

What long-term medical expenses can crash victims face?

Many people often only consider medical bills immediately after a car accident. But in many cases, long-term medical expenses come up months or even years after your car accident. Such long-term, future medical expenses can include:

- Follow-up doctor's appointments to monitor your health progress.
- Physical therapy or rehabilitation therapy.
- Follow-up surgical procedures.
- In-home health care, especially if an injury victim needs assistance due to a permanent disability sustained in the accident.
- Medical equipment, including wheelchairs.

Who's responsible for paying medical expenses for car accidents in Pennsylvania?

First, it's important to understand how Pennsylvania's car insurance system works. The state has a no-fault system, which means that in most cases, car accident injury victims should seek financial compensation from their own insurance company.

In most cases, personal injury protection (PIP) insurance covers medical bills for car accidents. PIP coverage pays for medical expenses for anyone injured in a car crash, regardless of who was at fault.

Can I seek compensation for medical expenses from someone besides my insurance company?

Yes. In many cases, you may need to seek additional compensation for medical bills related to your car accident, especially if your medical expenses add up to more than your PIP coverage, which is common in cases involving severe injuries and serious car accidents.

When this happens, many car accident injury victims seek additional money for medical bills from the at-fault driver's car insurance company. However, getting this money can often be very difficult, especially if your medical bills add up to thousands or significantly more.

Can I ask for more money for medical expenses from a car accident?

The short answer? Perhaps. As explained above, if your medical expenses are more than your PIP coverage – often in many serious car accidents – you can and should request additional financial compensation to pay for all your accident-related medical bills.

However, you might not be able to get this additional money if you already accepted a settlement offer for all your accident expenses. That's because a settlement offer is often a one-time payment designed to pay for all expenses, including medical bills, vehicle repairs, and replacement income. And once you accept a settlement offer, that's it. Your

case is settled, and you cannot ask for more money, even if your medical expenses increase.

Should I accept a car accident settlement offer for my medical bills?

This is a complicated question that often does not have a simple answer. Sometimes, accepting a settlement offer is the best way to pay your medical bills. But many other times, a settlement offer doesn't even come close to covering all medical expenses.

So what should you do? The best approach is often to talk with a Pennsylvania car accident lawyer who understands how the system works and can review any settlement offers you receive for your medical bills and other accident-related expenses. That way, you can make informed decisions based on the facts.

What if the at-fault party refuses to pay for my medical bills?

This scenario is sadly very common after a serious car accident. If you need additional money to pay for medical expenses because your PIP coverage does not pay for all your medical bills, the at-fault driver's insurance company will often do everything possible to reduce or deny your insurance claim to pay for your car accident medical bills.

When this happens, you often have several options available to you:

- Continue to try to keep working with the at-fault driver's insurance company and request additional money.
- Take legal action and file a car accident lawsuit seeking damages (financial compensation) for medical expenses.

Should I file a car accident lawsuit to pay for my medical bills?

Here again, there's no simple answer to this question. Many times, the best way to obtain the maximum financial compensation to pay for all your current and future medical expenses is to take legal action and file a lawsuit.

However, keep in mind that taking legal action can often be a very complicated, confusing process. This is especially true when dealing with large insurance companies that often do everything they can to deny accident claims or pay injury victims as little as possible for their medical bills and other car accident-related expenses.

How can a Pennsylvania car accident attorney help me?

You often only have one opportunity to obtain all the money you will need for a lifetime's worth of medical expenses related to your car accident. This is why it's important to give your accident claim or lawsuit the best chance for success.

In Pennsylvania, many car accident injury victims hire an attorney from [Romanow Law Group](#) in Pittsburgh to demand the money they deserve for emergency medical bills and future medical expenses as well.

Our experienced Pittsburgh car accident lawyers understand how the legal system works when obtaining the maximum financial compensation for medical bills. That's why we're eager to meet with you. If you or someone you love has been injured in a car accident, [contact us](#) and schedule a free consultation to learn more about your rights and potential legal options.