

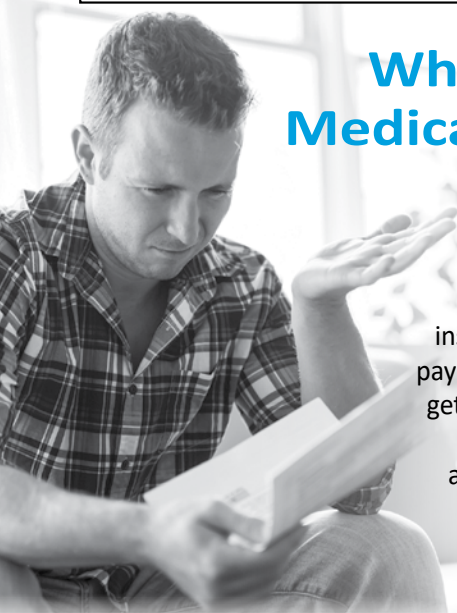


**Kalish
Law
Firm**

SPRING 2019



Which Insurance Will Cover Medical Bills from a Car Accident?



If you've been injured in a car accident, you already know that medical bills add up quickly. What you might not know is who is going to pay for the expenses. Is it the auto insurance of the person at fault or your auto or health insurance? The answer is that all those methods may be used to pay medical expenses, but when you can use which insurance can get a little confusing.

If you carry personal injury protection insurance (PIP) on your auto insurance policy, and it is mandatory in some states, it will cover expenses in an auto accident no matter who is at fault; coverage includes injuries, rehabilitation, and lost wages. If you have PIP, you will generally have to use those funds before you can use health insurance.

If you do not have PIP, use your health insurance. Do not wait for the at-fault driver's insurance to pay for your medical expenses. An investigation takes time, and an insurance company will only offer a settlement after a thorough investigation, which could take months or years—longer than the window in which you must submit medical bills to your healthcare insurance company. A fair settlement will include your out-of-pocket expenses, such as deductibles and copays. Do keep in mind that once you receive a settlement, your health insurance company will likely require reimbursement for the coverage that they provided.

Have you been injured in an auto accident and have questions? Call our office for a confidential consultation.

DRUGGED DRIVING

The three "D"s of illegal driving are drunk, distracted, and drugged. Thanks to well-meaning public-relations campaigns, we hear quite a bit about the first two but not so much about drugged driving.

According to the National Survey on Drug Use and Health (NSDUH), in 2016, 20.7 million people age 16 or older drove under the influence of alcohol in the previous year, and 11.8 million drove under the influence of illicit drugs. As more states relax marijuana laws and wrestle with methamphetamine and prescription-medication addiction, this number is bound to increase.



While marijuana may be gaining acceptance for medicinal and recreational applications, it is still a deadly mix with driving.

According to the NSDUH, it slows reaction time, impairs judgment of time and distance, alters attention, and decreases coordination. Methamphetamines can cause aggressive and reckless driving, and prescription sedatives can cause drowsiness and impaired reaction. Unlike alcohol, many states have zero tolerance for driving drugged, meaning a driver can be charged for any amount found in their blood or urine.

**Brought to you by
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OFFICE HOURS

Monday-Friday

8:00 a.m.-6:00 p.m.

Saturday by appointment

PRACTICE AREAS

- *Personal injury*
- *Auto and truck accidents*
- *Workers' compensation*
- *Wrongful death*
- *Medical malpractice*
- *Nursing home negligence*
- *Motorcycle accidents*
- *Railroad and boat accidents*
- *Premises liability*

*We take your
family's safety and
security personally.*



Workers' Compensation When Insurers Refuse to Pay

Our practice can help clients resolve workers' compensation disputes.

Workers' compensation regulations are state-based insurance programs that effectively cover claims by employees injured on the job or who suffer work-related diseases or illnesses. Insurers regularly handle claims with understanding and efficiency.

On occasion, an insurer may deny claims benefits, so workers should consult an attorney experienced in workers' compensation law for counsel.

Fall from a ladder

When a retail store employee fell from a ladder and severely injured her back, her physician recommended surgery. When she filed a workers' compensation claim, the insurer denied her petitions and an independent Industrial Commission's confirming orders for several years. The employee's attorney sued the insurer, demonstrating it had not acted in good faith. A jury held for the plaintiff, stipulating a significant award, and held the insurer liable for lifetime medical care and disability benefits for the underlying injury under the state's Workers' Compensation Act.



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REFERRALS

Thanks to all of you who have recommended our firm to your relatives, friends, and neighbors. We appreciate your vote of confidence and pledge to care for these "VIPs" as well as we care for you.

Watch Your Step

As winter transitions into spring, some people let their guard down while walking, but freezing temperatures and icy conditions can still be a menace. Plus, the aftereffects of cold weather can result in uneven sidewalks, shifting outdoor tiles, and parking lots full of potholes.

A bad slip usually does nothing more than cause a moment of embarrassment, but such accidents also cause broken bones, torn ligaments, herniated discs, and spinal cord injuries that can require a significant amount of treatment and therapy. A serious injury may also result in lost work and wages. If you slip and fall due to someone else's negligence, you may be able to recover damages.

In order to prove fault in a slip-and-fall accident, you must show that:

- ◆ The owner or employee caused the condition or hazard that resulted in the slip.
- ◆ The owner or employee was aware of the condition and did nothing.
- ◆ The owner or employee should have been aware of a hazard or condition through reasonable property management and repaired or removed it.

This spring, watch your step and please don't text and walk. Stop somewhere safe if you have to look at your screen.

