

No-Cost, Low-Cost, Or Deferred Payment Medical Treatment For Personal Injury Accident Victims

*How To Get The Medical Treatment
You Need So You Can Recover
Physically & Financially From Your
Injury Accident*

King County Washington Edition

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Printed in the United States of America.

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Introduction

Each week Davis Law Group receives calls from people who were injured in an accident but have no health insurance and/or cannot afford medical treatment. As you will learn, medical records are vital evidence in a personal injury case. Often we cannot provide any legal assistance until and unless the injured person gets medical treatment. In addition, sometimes victims who were already living paycheck-to-paycheck before they were involved in an accident find it difficult to provide for their family’s basic needs once an injury limits their ability to work. Many people don’t know where to turn. So we have created this report to help people understand a few of their options.

Getting & Paying For Medical Treatment After An Accident

If you have been injured in an accident that was caused by the negligence or carelessness of another person you may be entitled to a financial settlement from the at-fault person or business’ insurance company. Insurance companies like to minimize the value of injury claims in order to reduce the amount they must pay. In effect, they are trying to cheat injury victims out of fair compensation for their damages, lost wages, etc.

One of the most common ways that insurance companies to diminish the value of a claim is to use the injured person’s own medical records against them. In cases where a person is claiming injuries due to the negligence of another the **injured person’s medical records are the primary evidence in the case—your proof that you were injured**. Without medical records, medical test reports, doctor’s chart notes, office appointment histories, account statements and billing records it is impossible to prove that you have been injured and are thus entitled to any sort of compensation for injuries. In a nutshell, **without medical records you cannot prove that you are injured**—in other words, without medical records you do not have a case.

A person who cannot afford medical treatment or who cannot miss work in order to attend doctor’s appointments is basically out-of-luck. It doesn’t matter to the insurance adjustors if you didn’t get treatment because you could not afford to pay for it. Even if you are severely injured, the inability to receive treatment due to transportation problems (don’t have a car, can’t drive, etc.), work-related issues (not getting time off from work for treatment), or any other reason has no bearing on your case in the eyes of the insurance adjustor that ultimately will be putting a dollar value on your injuries.

But there are options for getting no-cost and/or low-cost medical treatment. And there may be options for deferring payment of medical treatment.

Again, **without medical records you cannot prove that you are injured**—without medical records you do not have a case—without medical records you can't get a financial settlement for your injuries. No personal injury attorney, no matter how skilled or experienced, can prove you are injured and negotiate a settlement or win a case without medical records.

Special Note: For more information about medical evidence in personal injury claims you can download a free copy of [The Importance of Medical Evidence in Personal Injury Claims & Lawsuits](http://www.WashingtonAccidentBooks.com) at www.WashingtonAccidentBooks.com.

***If you were injured in an accident
you MUST find a way to get medical treatment.***

NOT an Option: At-Fault Driver's Insurance Paying Medical Bills While You Are Being Treated For Your Injuries

If you think that the at-fault driver's car insurance is going to automatically pay all your medical bills from the beginning and through your on-going medical treatment, think again. Unfortunately, it does not usually work that way. The insurance companies are not going to, in effect, write a blank check for your medical treatment and automatically agree to pay for any and all medical treatment that you say is related to an accident. Car accident settlements are paid **after** your medical treatment concludes—and insurance companies often challenge the necessity of treatment. You are responsible for your paying (if you don't have health or other insurance) your own medical bills for accident-related medical treatment—an injury settlement is your compensation for injuries, bills, lost wages, other expenses, etc.

Special Note: If you were to agree up-front (before you know the full extent of your injuries and necessary treatment) to a settlement amount and then later on your medical bills exceed that amount you will not be able to go back and re-negotiate. Once the case is settled it's done. This is why, in most cases, it is in your best interest to wait until after your treatment has concluded to begin negotiations with the insurance company on a settlement amount. It's the only way to try to get a settlement that fully compensates you.

NOT an Option: Attorney Pays Medical Bills

It is unethical for your attorney to pay/advance your medical bills for you. Your attorney, if you have one, is not allowed to pay for your medical treatment. But your attorney can help establish medical liens/deferred payment for your healthcare providers. See ***Option: Medical Liens / Deferred Payment***.

Option: Health Insurance

If you have health insurance coverage you can get treatment for your injuries and bill your health insurance. But you must know that at the conclusion of your personal injury legal your health insurance company will want to be reimbursed visa via the settlement recovery. This is a process called subrogation.

Option: Personal Injury Protection (PIP) Coverage

PIP insurance is automobile insurance coverage which will pay your medical, lost wage loss or funeral expenses following a car accident. Who is at fault for the accident? You? The other driver? It does not matter. If you have PIP coverage it will help cover these expenses (within the coverage amounts)--**PIP insurance will pay medical bills as you are treated.**

★★★★ Option For People With No Medical Insurance: Medical Liens / Deferred Payment

If you were injured in an accident that was not your fault and you are finding it difficult to pay injury-related medical bills, a personal injury attorney may be able to help. It is unethical for your attorney to pay/advance your medical bills for you. However, your attorney can inquire with your medical provider(s) about the possibility of placing a lien on your account. Under this type of agreement your medical provider will NOT send your bills to a collection agency, if you agree to pay your medical bills as soon as your injury claim is settled. Some, but not all, medical providers will agree to a lien. Working with a personal injury attorney or law office that has a good reputation will increase the likelihood that your medical provider will agree to such an arrangement.

Special Note: As an additional service to our clients, **Davis Law Group** makes lien inquiries on behalf of our clients when necessary and at the conclusion of the case we will address (negotiation reductions and make payment) any liens asserted against the client's settlement recovery.

★★★★ Option For People With No Medical Insurance: Low-Cost / No-Cost Medical Treatment Providers

There are organizations and agencies that provide general health care services and either accept DSHS Services Cards, use **sliding scale fees (fees based on income/ability to pay)**, or **offer free/low cost medical services**. Sometimes working with one of these types of providers initially to treat and document injuries is an excellent first step. This allows you to get the treatment that you need and establish medical records which will be vital to any personal injury claim. If necessary, these low/no-cost medical facilities can make referrals for your longer-term medical treatment—referrals to medical providers that will agree to work on a lien basis if you are working with a reputable law firm or attorney on your personal injury claim.

Low-Cost / No-Cost Medical Care For Injury Victims

The following agencies provide general health care services and either accept DSHS Services Cards, use sliding scale fees (fees based on income/ability to pay), or are free/low cost medical services.

Harborview

Harborview—Adult Medicine Clinic

206.520-5000

325 9th Ave, 3rd Floor, West Clinic, Seattle

Monday thru Friday, 8am-4:30pm

Tuesday 8am-8pm

Harborview - Third Avenue Center

206.521.1231

2028 3rd Ave, Seattle

WALK IN ONLY.

Arrive at 8:15am for morning appointments

Harborview— Pioneer Square Medical Clinic

206.744.1500

206 3rd Ave S, Seattle

Monday, Tuesday, Thursday, Friday, 7am-5pm

Wednesday, 8am-5pm.

Harborview— Family Medicine Clinic

206.520.5000

401 Broadway, #2018, Pat Steel Building, Seattle

Monday thru Friday, 8am-5pm.

Harborview—International Medicine Clinic

206.520-5000

325 9th Ave, Ground Floor, West Clinic, Seattle

Monday, Wednesday, Friday, 8am-4:30pm; Thursday, 8am-8:00pm.

Offers comprehensive health care services for refugees and immigrants, ages 16 and older.

Interpreters are available on-site, as well as case managers/cultural mediators.

Neighborcare

Neighborcare Health—Lake City Clinic

206.417-0326

12721 30th Ave NE , Seattle

Monday thru Friday; Call for exact hours

Neighborcare Health—Pike Market Clinic

206.728.4143
1930 Post Alley, Seattle
Monday thru Friday; Call for exact hours

Neighborcare Health—Rainier Beach Clinic
206.722-8444
9245 Rainier Ave S, Seattle
Monday thru Saturday; Call for exact hours

Neighborcare Health—Rainier Park Clinic
206.461.6957
4400 37th Ave S, Seattle
Monday thru Saturday; Call for exact hours

Neighborcare Health—High Point Clinic
206.461.6950
6020 35th Ave SW, Seattle
Monday thru Saturday; Call for exact hours

Neighborcare Health—Greenwood Clinic
206.782.8660
415 N 85th St, Seattle
Monday thru Friday; Call for exact hours

Neighborcare Health—45th Street Clinic
206.633.3350
1629 N 45th St, Seattle
Monday thru Saturday; Call for exact hours
Transportation is provided on a limited basis for homeless clients.

Sea Mar

Sea Mar—White Center
206.965.1000
9650 15th Ave SW, Suite 100, Seattle
Monday thru Friday, 8am-5pm.

Sea Mar—Seattle Medical Clinic
206.762.3730
8720 14th Ave S, Seattle
Monday thru Saturday, 8am-5pm.

Public Health

Public Health - Downtown

206.296-4755

2124 4th Ave, Downtown Public Health Center, Seattle

Monday thru Friday, 8am-5pm.

Public Health – Eastgate

206.296.4920

14350 SE Eastgate Way, Bellevue

Mondays, Thursdays: 8 am to 7 pm

Tuesdays, Fridays: 8 am to 5 pm

Wednesdays: 10 am to 5 pm

Public Health - North Seattle

206.296.4765

10501 Meridian Ave N, North Service Center, Seattle

Monday & Tuesday, 8am-6pm

Wednesday and Friday, 8am-5pm

Thursday, 8am-7pm.

Public Health – Columbia

205.296.4650

4400 37th Ave S, Seattle

Monday and Wednesday: 8:30 am to 6 pm

Tuesday and Thursday: 8:30 am to 7 pm

Friday: 8 am to 5 pm

Pediatric care: Tuesday and Thursday: 8:30 am to 7 pm

Other

Seattle Indian Health Board

206.324.9360

611 12th Ave S, Suite 200, Seattle

Monday thru Friday 8:30am-6pm

Saturday, 9am-2pm

North Helpline

206.365.8043

12736 33rd Ave NE, Seattle

Saturday, 10am-12:30pm

Puget Sound Christian Clinic

206.363.4105

2150 N 122nd St, Seattle
Wednesday, 5-9pm
Friday, 9:30am –1pm

International District Medical and Dental Clinic

206.788.3700
720 8th Ave S, Seattle
Monday thru Friday, 8:30am-6pm
Saturday, 8:30am-5pm.

Country Doctor Community Clinic

206.299.1600
500 19th Ave E, Seattle
Monday and Friday, 9am-5pm
Tuesday and Thursday, 9am-8pm

Country Doctor - Carolyn Downs Center

206.299.1900
2101 E Yesler Way, Suite 150, Seattle
Monday, Tuesday, Thursday, Friday, 9am-5pm
Wednesday, 10am-8:30pm
Saturday, 9am-noon.

Holly Park Medical and Dental Clinic

206.788.3500
3815 S Othello St, Seattle
Monday, Tuesday, Thursday, Friday, 8:30am-5:30pm
Wednesday, 9:30am-7pm.

Hospital Financial Assistance / Charity Care / Uncompensated Care

Hospitals provide charity care as part of their mission to serve their communities. In addition, Washington is one of a few states that have a law that requires hospitals to provide charity care. Under the Washington law, each hospital must develop a charity care policy. The law requires hospitals to provide free inpatient and outpatient care to very low income patients who have been treated in the hospital. It also requires that hospitals provide discounts to other low income patients. When necessary, **Davis Law Group** assists our clients in properly filling out and submitting applications for hospital charity care.

The rules implementing the law can be found in the Washington Administrative Code at Chapter 246, Section 453: <http://apps.leg.wa.gov/WAC/default.aspx?cite=246-453>

The current federal poverty guidelines can be found at: <http://aspe.hhs.gov/poverty/11poverty.shtml>

Swedish Hospital

Swedish Hospital offers free or discounted hospital services for those who cannot afford care, many of whom are underinsured or have no insurance at all. In addition the hospital provides financial assistance in cases where annual family income is between zero and 400 percent of the federal poverty level. To review Swedish Hospital's charity care policy and to access an application for financial assistance visit: <http://www.swedish.org/patient-visitor-info/billing/financial-assistance>. Or call 206-320-5300 or 877-406-0438 (toll free).

Harborview / UW Medicine

Harborview is mission driven and provides comprehensive care to patients from all walks of life. In fiscal year 2013, UW Medicine physicians and staff at Harborview provided \$219 million in charity care. This level of support represents 18 percent of all the charity care provided throughout the state of Washington. For information on how to apply call the financial counseling office at: 206.744.3084.

Virginia Mason

As a nonprofit organization, Virginia Mason is committed to serving patients who are uninsured, underinsured or otherwise unable to pay for their medical care. In 2012, Virginia Mason provided charity care to 5,124 patients. For information on how to apply call the financial counseling office at (206) 223-6601 or (800) 553-7803.

Seattle Children's Hospital

Seattle Children's Hospital's financial assistance program helps qualifying families pay for healthcare bills that insurance doesn't cover; very large hospital bills at Children's (catastrophic financial assistance); etc. Financial Assistance eligibility is based on monthly family income, family size, residency and age. To learn more visit <https://finasst.seattlechildrens.org> or call 206-987-3333.

Health Insurance

More people than ever before are now eligible for low-cost or free health insurance. You may be eligible for free health insurance—depending on your income.

Low-Cost Health Insurance

If you earn too much for free Medicaid insurance, you may participate in open enrollment period for low-cost private insurance. Visit **Washington Health Plan Finder** to find, compare and select a quality health insurance plan that is right for you, your family and your budget.

<http://www.wahealthplanfinder.org/>

Free Health Insurance

Washington Apple Health, formerly called Medicaid, is free to those who qualify. To find out if you meet the qualifications for free health insurance visit:
<http://www.kingcounty.gov/healthservices/health/personal/coverage/eligibility.aspx> or
<http://www.hca.wa.gov/medicaid/Pages/index.aspx>



Food Banks

Asian Counseling & Referral Service/International District Food Bank

919 South King Street
Seattle, WA 98104
(206) 292-5714 or (206) 695-7542

Ballard Food Bank

5130 Leary Avenue NW
Seattle, WA 98107
(206) 789-7800

Beacon Avenue Food Bank

United Church of Christ
6230 Beacon Avenue South
Seattle, WA 98108
(206) 722-5105

Blessed Sacrament Food Bank

5050 Eighth N.E.
Seattle, WA 98105
(206) 930-6005

Housing

King County Housing Authority

The **King County Housing Authority** provides rental housing and rental assistance to more than 18,000 families. KCHA serves people with low and moderate incomes throughout the county—except incorporated areas in Seattle and Renton.

<http://www.kcha.org/>

Catholic Community Services (CCS) and Catholic Housing Services (CHS)

Catholic Community Services (CCS) and **Catholic Housing Services (CHS)** provide a full spectrum of housing with 22 shelters, 17 transitional housing facilities and 45 permanent housing properties in Western Washington. CCS and CHS housing programs serve low-income individuals, families, seniors, and persons with special physical and mental needs, offering resident support services in addition to a clean and safe place to live.

http://www.ccsww.org/site/PageServer?pagename=housing_index

Transportation Services

Reduced Fare Bus Tickets

The **King County Metro Transit Human Services Reduced Fare Bus Ticket Program** provides subsidized bus tickets for people who are low-income and/or homelessness and in need of transportation assistance to critical services such as emergency shelter, employment, and child care.

Visit <http://www.seattle.gov/humanservices/emergencyservices/shelter/bus.htm> for information on participating agencies and how to apply.

Utility Discounts

Seattle UDP

The **Utility Discount Program (UDP)** helps individuals in need with utility payments by offering a discount of about 60% on Seattle City Light bills and a 50% discount on your Seattle Public Utilities bills. This program is available for residential City Light and Seattle Public Utilities customers only and does not apply to residences used for business purposes.

For more information visit: <http://www.seattle.gov/humanservices/benefits/udp.htm>

Low Income Home Energy Assistance Program (LIHEAP)

If you can't afford to pay your home energy bill and face living without heat, you may be at risk of serious illness or injury. **Low Income Home Energy Assistance Program (LIHEAP)** is a federally funded program to help eligible low-income homeowners and renters meet their home heating and/or cooling needs.

For information call 1-800-348-7144.

Emergency Low Income Assistance (ELIA) Program

Seattle City Light offers Emergency Low Income Assistance (ELIA) to eligible customers facing disconnection. ELIA is available after the federally funded LIHEAP program has been used or is no longer available.

For more information, call 206-684-3688.

Project Share

Project Share provides payment assistance and consultation for eligible residential Seattle City Light customers facing disconnection. **Project Share** assistance varies according to circumstances. Households must meet income guidelines, and the residential Seattle City Light bill must be in the applicant's name. Customers must make payment arrangements with and be referred by Seattle City Light.

For more information, call 206-684-3000.

Other Resources

Looking for community resources that are not listed in this document? If you are located in King County, Washington you can contact **King county 2-1-1**.

King County 2-1-1 provides the most comprehensive information on health and human services available to King County Washington residents. **King County 2-1-1's** Information and Referral Specialists are experts in understanding the eligibility requirements of many human service systems. They can coach callers on the best way to present their situation to the agency that may be able to help them and problem-solve when services are not available.



King County 2-1-1 Information and Referral Specialists are experts on food, shelter, housing, rent and utility assistance, financial assistance, governmental assistance programs, health care, employment, education and family support programs.

- Dial 2-1-1
- 800-621-4636
- 206-461-3610

Or you can search **King County 2-1-1's** online directory of health and human service programs to find resources like food banks (food pantries), emergency shelters, transportation, health clinics, rent or utilities assistance, and many more.

<http://www.resourcehouse.info/WIN211/default.aspx?se=none>