
FOUR (4) examples of payment scenarios under SB11:

Example #1

Med Pay - \$5,000 - Accident on day 1 -

Ambulance Trip - \$2000

Emergency Hospital and Emergency Docs - \$2000

Chiropractic - \$1500

If all treatment is provided for and bill in the first thirty days, the payout will be as follows:

Ambulance - \$2000

Emergency Room - \$2000

Chiropractor - \$1,000

Example #2

Med Pay - \$5,000 - Accident on day 1

No ambulance or hospital visit

Chiropractic visits - \$1200

The insurance company will receive the bills over 30 days and assure that there are no higher priority payments and then after thirty days will pay full chiropractic amount according to existing prompt pay rules

Example #3

Med Pay - \$10,000 - Accident on day 1

Ambulance - \$4500

Emergency Care - \$4500

Chiropractic - \$2000

The chiropractor submits his bills on day 5, the hospital submits their bill on day 15 and the ambulance submits on day 20. Payout will be as follows

Chiropractor - \$2000 (DC paid from \$5,000 that was not reserved)

Hospital - \$3000 (Remainder of \$5,000 that was not reserved)

After thirty days, the ambulance will receive a full \$4,500 (highest priority), and the hospital will receive the remaining \$500 of the reserved amount.

Example #4

Med Pay - \$5,000 -

Ambulance \$2,000

Emergency \$2,500

Chiropractor \$1,000

The chiropractor submits bills on day 10, the emergency room on day 25, and the ambulance on day 40.

After 30 days, the emergency room bill is the highest priority, and will be paid in full.

There are no other "priority bill" in the queue, so the chiropractor will be paid in full.

Because the ambulance missed the 30 day deadline, they will only be eligible to receive \$1,500 that remains in the Med Pay coverage.
