

## If I am injured, do I have to be treated by a doctor or chiropractor contracted by the insurance company?

No. You are free to treat with whomever you choose. However after the first \$2,000.00 of medical expenses, you have to go by the rules of your health insurance.

## Can I bring a claim against the driver who caused my injury?

In Massachusetts, a person injured in an automobile accident due to the negligence of others is entitled to bring a claim against the at fault party or parties only if one of the following thresholds:

- medical bills in excess of \$2,000.00;
- permanent disfiguring scar;
- fracture;
- dismemberment;
- death; or
- loss of sight or hearing.

## Medical Payment Coverage (Medpay)

Auto insurance companies allow for med pay coverage which can be used towards your medical bills in the even of an injury regardless of fault. Additionally, the med pay coverage does not affect the other driver's liability to you and they are still responsible to pay your medical bills in full and you do not have to reimburse the med pay coverage payments. Moreover, if you have medial insurance, the medical insurance actually pays the bills, you recover the med payments and keep them, plus you recover from the at fault driver's liability coverage.

## Contact

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## Attorney Paul Epstein

A native of Hull, Attorney Paul Epstein graduated from Hull High School in 1971. He continued his education at the University of Pennsylvania, graduating with a B.S. in Criminology. Additionally, he has an M.S. in Criminal Justice from American International College, and a J.D. from the University of New Hampshire School of Law. Furthermore, he earned a great deal experience in the field before starting Law Offices Paul A. Epstein.

Before law school, Mr. Epstein worked as a police officer and an investigator for the public defender's office. Upon graduating from law school, he worked as an Assistant District Attorney (ADA) in Essex County, where he became the supervising ADA for the Lawrence area.

As recognition for his extensive trial experience, Mr. Epstein was selected to be a clinical instructor of trial tactics at Harvard Law School.



INJURED IN AN  
**AUTO ACCIDENT**

CALL  
**PAUL EPSTEIN**

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## Introduction

Although automobile accidents may be fairly common occurrences, their impact on the people involved can be quite dramatic. Not only can the injuries have a serious impact on your life, but then you have a volume of paperwork to fill out, and you may have to find a new car or have repairs done to your car. At Epstein Law Offices we can take care of all of the paperwork and help you get through this difficult time. It costs nothing to call us.

## What do I do if I'm in a car accident?

### At the Scene:

1. Make sure that you pull over to a safe place;
2. Call the police
3. Get the other driver's information (name, address, insurance) However, if the police respond they will get all that information and it will be reflected in the police report;
4. If you are injured, make sure you tell the police officer, and go to the hospital or make an appointment with your doctor;
5. Call Epstein Law Offices, 781-829-0700!  
I know that an automobile collision can change your life. That is why I tell my clients to concentrate on getting themselves well again, and I will handle everything else.
6. Do not talk to the other person's insurance company

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SHOULDN'T YOU HAVE  
**A PROFESSIONAL** WHOSE  
ONLY CONCERN IS TO **LOOK**  
**OUT FOR YOUR INTERESTS?**

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## How do I get my medical bills paid?

Under Massachusetts law, every motorist is covered by Personal Injury Protection (PIP). PIP pays the first \$2,000.00 in medical bills if you have private health insurance and up to \$8,000.00 if you do not have private health insurance. For the purpose of PIP, MassHealth is not considered private health insurance. If you do have private health insurance, after the first \$2,000.00 in medical bills you must follow the rules of your health insurance company. For example, if you need a referral from your primary care physician to see a specialist, then you will still have to get one.

## Will I be able to recover my lost wages?

Under the PIP portion of your policy you will be able to recover 75% of your lost wages that are not reimbursed by your employer through sick time, or a similar program, or by a short or long term disability policy. We will need proof of your wages from your employer along with a disability note from your doctor.

## Do I have a case?

In order to have a case you need two things, liability and damages. Liability means that the other driver did not use ordinary care and caused the accident. Damages means that you were injured, and in Massachusetts, had medical bills over \$2,000.00 due to the accident.

Most people involved in an accident are not aware of their rights in the selection of

healthcare providers and covered benefits, like wage loss and home care. Most people involved in an accident are not aware of their rights in the selection of healthcare providers and covered benefits, like wage loss and home care. Most people involved in an accident are not aware of their rights in the selection of healthcare providers and covered benefits, like wage loss and home care. Epstein Law Offices will fight for what you are entitled to.

**There is no reason not to hire an attorney.** Most lawyers do personal injury cases on a contingency fee basis, which means that attorney's fee is a percentage what is collected from the insurance company of the person who caused the collision.

**At Epstein Law Offices, we have handled thousands of personal injury claims.**The laws in Massachusetts are very complicated in this area. Insurance companies know which law firms will actually go to trial to get justice for their clients. They know that I have gone to trial on hundreds of occasions, and I am ready to fight for my clients all the way.

We handle all of the paperwork, and deal with your doctor's office and the insurance company. You concentrate on getting well. The insurance companies have professionals working to make sure that you are compensated as little as possible.

Shouldn't you have a professional whose only concern is to look out for your interests?

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