



Tom Kenney's Toolbox

Tips and Resources for Dealing with and Preventing Injury Claims

November 2012

Injured and No Health Insurance? How do you get Medical Care?

Our clients are often hurt very badly and need medical attention. Without health insurance, it is often difficult to get medical attention other than immediate treatment in an emergency room following the incident. We have ideas for dealing with those situations. We'll be happy to discuss those issues with you. Some of those options are set forth below:

Available Insurance from your Wreck/Fall/Incident:

Depending on what type of incident you were involved in, there may be insurance available to cover your medical expenses even if you don't have health insurance. In a car wreck, sometimes there is medical payment coverage (we recommend you have significant medical payments coverage in your automobile policy). If you are a victim of a crime, you might be eligible for assistance. While most liability insurance carriers will not pay your medical expenses as you incur them but rather will only pay out money in a final resolution of your claim, some will on occasion provide ongoing assistance. That is clearly the exception and not the general rule though. It is critical that your lawyer know your situation intimately and he work hard to locate additional sources of insurance to pay your ongoing medical expenses. We also have access to companies that will provide or arrange for medical services through a network of medical providers who will wait until your case has been concluded before they get paid. For those without other options, this resource is often the difference between securing non-urgent medical care and none at all!

Holiday Time? Gift Giving?

Here's a resource that you might find helpful:
<http://www.saferproducts.gov/SEARCH/default.aspx>
This website provides up to date information about unsafe products and product recalls. Who should consider visiting this website? Anybody who purchases or consumes/uses goods or services. Parents of young children. People who buy new or used cars. Basically, everyone.

Injured and No Health Insurance continued

State Risk Pools: State risk pools are nonprofit organizations that are designed (in most states) to operate without the use of tax dollars. These pools are created to be a temporary solution for individuals who have been denied health coverage by private insurance companies or for individuals who need to fill a gap in insurance coverage.

Pre-Existing Condition Insurance Plan: Another benefit of the new health insurance laws is the creation of a new program called the Pre-Existing Condition Insurance Plan. This plan provides health coverage options to those who have been without health coverage for at least six months, those who have a pre-existing condition or those who have been denied healthcare because of a health condition. The benefits of this program include a broad range of health benefits including primary and specialty care, hospital care, and prescription

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Check out our new website:

<http://www.tomkenneylaw.com>

Tom Kenney is AV rated by his peers at:

<http://www.martindale.com/>

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Jury Trials Update 2012

Three jury trials on behalf of individuals. Three wins. Three verdicts in favor of our clients. In one case, the verdict was SEVEN times higher than the best offer. All three could have been settled by the insurance company with a reasonable proposal. When they don't make a reasonable proposal, you have to try the case. Our next trial is set for the first week of January, 2013.

Injured and No Health Insurance continued

Affordable Insurance Exchanges:

As a result of the new Affordable Healthcare Act, health care options are changing for consumers. Millions of people who are without insurance will soon have access to quality, low-cost health insurance. One of the significant changes to healthcare is the creation of state-based Affordable Insurance Exchanges which will give consumers more

drugs and are available even if you have a pre-existing condition. The program will not gauge you with higher premiums just because of a pre-existing condition and does not base eligibility on income. As with all of the new laws under the Affordable Healthcare Act, the devil is in the details. You and I are still waiting for the details.

Victim of a Crime? Imagine you are a victim of a crime and you are seriously injured, but you don't have insurance. How are you going to pay for your medical bills, not to mention all of the many other expenses that you may incur as a result of another person's wrong doing? Did you know that if you are a victim of a crime you may be eligible for compensation through the Georgia Crime Victims Compensation Program? This program offers assistance to crime victims and their families by assisting with financial burdens that often impact victims' lives following a crime. CVCP helps with expenses such as medical bills, loss of earnings, funeral expenses, mental health counseling, etc. For more information visit www.cjcc.ga.gov.

Helpful links: www.healthcare.gov and www.dch.georgia.gov

reasonable health care options similar to those available to the Members of Congress. The goal? To bring the cost of insurance down for consumers.

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