

## Common PIP Problems in Everyday Practice by Megan Gable

1. Making sure you and your client understand the PIP process  
What are your clients' responsibilities and what is your role?  
Utilizing the right doctors
2. Reduced policies  
How does reduced coverage affect your clients' ability to get appropriate treatment?
3. Competing liens  
Coordinating benefits and minimizing liens  
Medicare  
Medicaid  
ERISA  
\*Commercial liens
4. Dealing with denials  
Appeals, PIP Arbs and PIP suits  
Utilizing other coverage
5. When PIP doesn't apply  
Deemer  
PLIGA

When you need resources:

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