

Denver Lawyer: Colorado Drivers Must Understand These Common Insurance Mistakes

An Denver offered a valuable warning for all drivers in a recent live interview about using Colorado MedPay and insurance claims after an accident.

DENVER, COLORADO, US, October 29, 2018 /EINPresswire.com/ -- A [Denver attorney](#) offered a valuable warning for all Colorado drivers in a recent live interview that has gone viral. The interview with attorney Michael Litman took place on the AskTheLawyers.com™ Facebook page. It has been viewed over 2,500 times. He says that if you've been in a serious [car accident](#), you should prioritize health insurance over using MedPay.

"The best thing is to really use your health insurance and then if there's a deductible, use the MedPay to pay off your deductible," he said. "That way you're getting the best benefit for the money you're spending on your insurance."

While Colorado's MedPay program can help with your medical bills after an accident, Litman warns that you may not be getting the full insurance discounted rate if you're only using MedPay.

"Right when you get into a crash, the first thing is, if you have MedPay, protect your MedPay," he said. "In other words, tell the hospital, tell the emergency staff, 'Please bill my health insurance.' Because when we have health insurance, there is a negotiated discount."

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If you were in an accident and don't have insurance, Litman says that you can get retroactive insurance to help cover your medical bills. However, you have to act fast, as there is a deadline for purchasing retroactive insurance.

How Much Auto Insurance Do I Need?

After spending several years working with victims of car

accidents, Litman says he's noticed a disturbing trend: people not getting enough insurance coverage.



Denver attorney Michael Litman

“Sometimes they say ‘I have full coverage,’ but they really don't have full coverage,” he said. “Oftentimes they don't have enough insurance to compensate them for their property damage, or sometimes the person who hit them, and it's the other cars fault, they don't have any coverage. So what you need to do is use your own insurance to compensate you.”

He recommends getting the most coverage that you can afford, which can help out if you are ever in an accident with an uninsured driver.

Michael Litman is an injury attorney and founder of the Litman Law Firm, PC. He has been practicing injury law since 2001, and he has helped hundreds of clients. To get help after a car accident, contact him by calling 888-393-0865.

Kimberly Busch
AskTheLawyers.com™, LLC
970-239-1453
[email us here](#)

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