

## PIP Versus Health Insurance... Do I Need Both?

PIP, short for Personal Injury Protection, is a form of auto insurance that provides coverage for you and any passengers in your vehicle if involved in an accident. PIP coverage pays benefits no matter who is at fault in the accident.

People often question [whether they need PIP if they already have health insurance](#). Here are some things to think about:

- Lost wages are not usually covered by health insurance plans; however, PIP does provide this coverage.
- Health insurance deductibles must be paid out of pocket by the policy holder; PIP has no deductible and pays benefits until the policy value is exhausted.
- If the person who hits you does not have insurance, PIP will pay your medical bills.
- Health insurance will cover your expenses, but not your passengers if you are in an accident. PIP will cover these other people.

Most individuals carry a \$10,000 PIP policy, and fortunately the premium for a policy is not overly expensive. If you don't have PIP, you still might benefit from its coverage depending on the circumstances of the accident.

For example, if you are a passenger in a vehicle involved in an accident covered by PIP, you may be able to make a claim for benefits to cover expenses incurred as a result of any injuries sustained.

It is a good idea to have a PIP policy in addition to regular health insurance. Knowing you have some added protection is a comfort, and because PIP coverage is so affordable, it simply makes sense to have a policy in place too.

If you get into an accident, you should give all your medical providers your PIP information as soon as possible so that you won't need to pay deductibles on health insurance and your medical bills will be paid. You should also periodically request a PIP ledger, so that you know how much of the PIP coverage is left. Once PIP is exhausted, then it is time to have medical providers bill health insurance.

Still have questions about PIP, health insurance, and liability coverage? A [Portland personal injury lawyer](#) can advise you and answer any questions you may have regarding these different types of coverage.