

Health Insurance Coverage Of Motorcycle-Related Injuries

Those who love to ride motorcycles know there are dangers involved in the pursuit. Even if the cyclist is the perfect driver, observant of all laws and careful with the road conditions, things can happen. Most times, it's another driver that causes the problem, but who is at fault isn't the primary concern when injuries take place. It is at these times the smart motorcyclist is the one that happens to have not only good motorcycle coverage, but also a solid health insurance policy.

Injuries related to motorcycle accidents can be severe. Since the driver isn't protected from head to toe by a car's body, there can be sliding, scraping, crushing and other types of damage. Recuperation can be long and costly.

The best way to make sure you're prepared for the worst is to be certain you have a good policy. Whether it's one provided by your employer or a private purchase plan, there are some basics about medical insurance anyone - a motorcyclist or not - should understand.

Many plans come with a deductible. This is the amount of money that has to be paid before the policy can be used. Generally, the lower the better for medical insurance. And, in some cases, the personal injury protection or PIP deductible on a motorcycle policy itself can be higher if a good health plan will supplement. Deductibles can be per incident in the case of motor policies or annual.

Co-insurance involves cases where two policies come into play. This is common in motor vehicle related accidents. One plan may pay first or be the lead payer while the other one picks up where the first left off. Doctors' offices and medical facilities generally can help the insured figure who which has to pay what.

A co-payment is a set amount a person insured under a medical policy has to pay per visit to a doctor, hospital or other facility. The amount remains the same regardless of the status of the deductible.

Most medical insurance companies set an out-of-pocket maximum for their clients on an annual basis. This is the total amount of money out of pocket a person will be asked to pay in any given year. Once this amount is met, the insurance generally kicks in at 100 percent, minus the deductible amount. This, of course, does not include premium expenses either.

The lifetime max on a policy is something to consider as well. Since accidents can be costly, the figure is worth keeping in mind. Generally, policies offer a lifetime max of about \$1 million. This means once that figure has been met, the policy typically won't cover anything else.

Of particular concern to cyclists is the exclusion clause of a policy. This will tell the insured what is not covered by the policy. In other words, it's the fine print.

Generally, those who have a good motor vehicle policy and good medical insurance can rest assured their needs will be met if an accident does take place. Shopping for health insurance and auto insurance, however, should be a deliberate process.

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