

FREQUENTLY ASKED QUESTIONS

Personal Injury Protection (PIP)

UNDERSTANDING PIP

Which coverage comes first—health insurance, Medicare, or PIP-Medical?

For injuries related to an auto accident, your PIP-Medical coverage is typically the primary coverage and comes before any other available insurance. Other insurers may reject bills that are sent to them until your PIP-Medical coverage is exhausted.

How is PIP-Medical coverage different from health insurance?

PIP-Medical coverage allows you to visit any licensed medical provider you choose. We do not have agreed-upon fee schedules to manage the cost of treatment or the number of treatments prescribed. We monitor expenses regularly to be sure they remain reasonable, necessary, and related to the accident.

Why is my insurance paying the bills when another driver was at fault?

The type of claim you have against the at-fault driver is a “liability” claim. The driver or their insurance carrier isn’t required to pay your medical expenses until you settle your claim with them. As part of the settlement process, PEMCO may be reimbursed for PIP amounts we’ve paid on your behalf.



Why is PEMCO asking me to sign a medical authorization form?

Your PIP coverage provides benefits for injuries related to the automobile accident. Giving us permission to communicate with your medical providers and to obtain medical records and reports allows us to handle your claim efficiently and effectively.

What medical providers can I see?

You can visit any type of licensed medical practitioner you prefer. Referrals may be needed for certain types of care, so be sure to check with your medical provider.

What do I do if my medical provider won't bill PEMCO?

We will work with you and/or your medical provider to ensure prompt payment. Please call your adjuster to discuss the best solution for your situation.

Where do I send my bills?

You may send your bills to:

PEMCO Insurance
PO Box 778
Seattle, WA 98111

Please ensure that your adjuster’s name and the claim number are clearly listed on all correspondence so that your bills can be processed promptly. You may also send your correspondence electronically. Please call your adjuster to discuss.

Will PEMCO reimburse me for medical expenses I've paid myself?

PEMCO will reimburse you for covered expenses you've paid out of pocket, so long as the expense is reasonable, necessary, and accident-related.

What if I can't work because of my injury?

Please call your PEMCO adjuster if you're unable to work because of accident-related injuries. We'll work with your employer and medical provider(s) to document your lost income and apply your PIP-Loss of Income benefits. Please click [What PIP Covers](#) to learn more about the available coverages.

What if I need help with household tasks?

If your injuries require you to hire someone outside the family to do your normal household tasks, please let us know. The PIP Extra Expense benefit may apply, and we can reimburse you for some or all of the cost. To learn more about the available coverages, read [What PIP Covers](#).

Why does my adjuster contact me on a regular basis?

We want to be sure you're recovering as well as expected from your injuries. We also want to make sure we're answering your questions and keeping you informed as issues arise throughout the process. This is a key part of the service we provide following an auto accident.

What's an independent medical exam?

An independent medical examination (IME) is an evaluation conducted by a medical provider of PEMCO's choosing. There may be times when we need clarification to determine whether or not ongoing treatment qualifies for coverage or if it's helping you recover as originally planned. When those situations arise, we may need you to participate in an IME.

*Please refer to the specific language of the policy for legal terms and conditions.
If you have any further questions, please call your adjuster to discuss.*



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