

# Overview of Oregon's Personal Injury Protection (PIP) Insurance

PIP, or Personal Injury Protection, is automobile insurance coverage that pays medical expenses for individuals injured in an auto accident, regardless of who is at fault. This coverage is also known as no-fault Personal Injury Protection.

## Terms to Know

- **PIP** – Personal Injury Protection
- **MVA** – Motor Vehicle Accident
- **IME** – Insurance Medical Examiner

## Who PIP Insurance Covers

PIP covers all occupants of the car, both driver and passengers, and pedestrians or cyclists hit by a car. Even if pedestrians and cyclists don't carry PIP coverage themselves, the driver's PIP insurance should pay medical bills resulting from the accident.

It is mandatory for drivers in the state of Oregon to carry PIP insurance. Medical bills are charged first to the PIP insurance carrier, and when that coverage is exhausted, to an individual's healthcare plan.

## What PIP Insurance Covers

In Oregon, PIP pays for reasonable and necessary medical treatment for all injured occupants in auto accident for up to 24 months, or until a policy dollar limit is reached, typically a maximum of \$15,000. This amount varies by individual policy.

Under PIP, injured patients are allowed to seek medical care from the practitioner of their choice, including physical therapists, while under the direction of a medical doctor (MD, DO, and sometimes DC, depending on the insurance plan.) **This last point is important because insurance companies will sometimes deny payment of medical bills when a medical doctor does not oversee the treatment plan.**

Although PIP insurance is required to pay for any reasonable and necessary treatment that you receive, by doctors of your choosing, the insurance company may require you to see a doctor of their choice, called an Insurance Medical Examiner, or IME

An individual's healthcare insurance policy typically will not begin paying medical expenses until the PIP coverage has been exhausted. If you do not have healthcare insurance, you are responsible for paying the amount billed in excess of your PIP coverage.

**Disclaimer: This information is not to be construed as formal legal advice. If you have questions about your accident, injuries, and PIP insurance coverage, we recommend that you consult an attorney.**