



La Esquina Legal

What is the No-Fault Law?

Last month we discussed what to do if you get into a car accident.

This month we will discuss the No-Fault Law which states that if you are injured in a car accident, whether you are a pedestrian, passenger, driver or bicyclist, all of your hospital and medical bills as well as your lost earnings must be paid by the insurance company no matter whose fault the accident was. The only exception is for motorcycles which are not covered under the No Fault Law. No-Fault is mandatory in the State of New York and is included on every single car insurance policy issued in the State of New York except for motorcycles.

The No-Fault Law was enacted in 1975 to ensure that anyone who is injured in a car accident can get immediate medical treatment without having to worry about payment. No-Fault insurance provides up to a maximum of \$50,000 for hospital and medical bills and lost earnings claims. Other reasonable expenses are also covered, including transportation and prescription costs. No-Fault will also provide a \$2,000 death benefit to the Estate of a deceased person, in addition to the \$50,000 coverage.

There are very strict time requirements for filing a no-fault claim and therefore, you must immediately report any accident to your insurance company and request a No-Fault application (NF-2). The law requires that the No-Fault application must be filled out and filed within 30 days of the date of the accident, so complete the application as quickly as possible and immediately return it to your insurance company. If the no-fault application is not timely filed, the insurance company does not have to pay your bills and then you will become personally responsible for all hospital and medical bills. If you are unsure how to fill out the form, you should contact an attorney immediately or speak to your insurance broker.

This column is made possible by the support of **Barton, Barton and Plotkin**. Please send us your legal questions to fmiranda@hispanicfederation.org.

Healthy Start to the Summer



On May 22nd, the Hispanic Federation organized a workshop focused on hypertension and the Medicare Preventive Care Services at Las Americas Conference Center. The presenters for this workshop were Dr. Hector J. Castro, *Founding Partner of Itzamna Medical Center, Beth Israel Medical Center*; Dr. Rose-Marie Carrera, *Beth Israel Medical Center*; Sharon Lee Voytush, *Itzamna Medical Center, Beth Israel Medical Center*; Pia Alloca, *Medicare Rights Center*; Henry Cruz, *American Diabetes Association*; Yvette Muniz, *Ryan Nena Community Health Center*; Sara D'Innocenzo, *Ryan Nena Community Health Center*; Jhack Sepulveda, *Nutrition Consultant* and Erica Rivera, *Social Security Administration Staff of Beth Israel*.

Consumers also received blood pressure screenings and individual counseling on Medicare Part D, Public Health Insurance Diabetes and a cooking demonstration. This event was possible by a grant from the National Alliance for Hispanic Health.



Latino HIV Testing Month (LHTM), is a movement that seeks to respond to this grave challenge by uniting Latino leaders and community-based organizations to act

and fight against HIV and AIDS. LHTM promotes HIV testing and sponsors diverse prevention activities that reach Latino families in their specific communities throughout the **entire month of July**. Join the movement! Call Jessica Guzman at 212 233-8955.