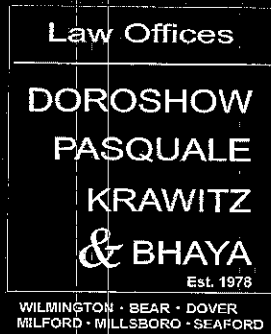


Beth Panaccione

From: Law Offices Doroshow, Pasquale, Krawitz & Bhaya <ericdoroshow@dplaw.com>
Sent: Thursday, September 05, 2013 1:47 PM
To: Beth Panaccione
Subject: Important Notice on PIP Extensions



Doroshow, Pasquale, Krawitz & Bhaya
1-800-632-9230
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September 3, 2013

**IMPORTANT NOTICE ON WHEN PIP CAN
BE EXTENDED BEYOND TWO YEARS**

There may be specific circumstances when surgery or dental procedures **cannot** be performed on an injured patient within the two-year statute of limitations. This is governed by the PIP ("Personal Injury Protection", also known as "No-Fault Benefits") statute (Del. C. §2118.) A claim can be made **beyond** the two year statutory limit:

Where a qualified medical practitioner shall, within 2 years

from the date of an accident, verify:

1. In writing that surgical or dental procedures will be necessary and are medically ascertainable but impractical

or impossible to perform during that two-year period;

2. The cost of such dental or surgical procedure, including expenses for related medical treatment.

If you have a patient who needs surgery or a dental procedure that may qualify for PIP coverage, documentation must be sent to the insurance company. If you need an example form, please contact our office.

One of our lawyers recently represented a client who was being treated by an orthopaedic surgeon for a back injury. The orthopaedic surgeon recommended back surgery, however, the surgery could not be performed within two years after the collision. The cost of the surgery was \$40,000.00 and our client did not have health insurance. By providing the proper documentation to the auto insurance company (the PIP carrier), we were able to obtain full payment for the surgery.

IT IS IMPERATIVE THAT YOU PROVIDE DOCUMENTATION OUTLINING THE NEED FOR THE DELAYED SURGERY/PROCEDURE IN A TIMELY FASHION IN ORDER TO ESTABLISH THE EXTENDED BENEFITS.

As always, if you have any questions or concerns about any of your billing issues, call the attorneys at the Law Offices of Doroshow, Pasquale, Krawitz & Bhaya at 1-800-632-9230.

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