# Medical Bills in Car Crash Cases

The Car Crash Seminar – UT CLE August 18, 2023 Morgan McPheeters McPheeters Law, PLLC morgan@mcpheeterslaw.com (469) 862-8233

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How we discover prove up, & challenge medical bills continues to evolve

- 2019 procedural changes to § 18.001
- *In re Allstate* (Tex. 2021)
- In re K&L Auto Crushers (Tex. 2021) and more recent supreme court cases
- Collateral source rule

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How we discover prove up, & challenge medical bills continues to evolve

#### Questions include:

- How can plaintiffs most efficiently prove up medical expenses?
- To controvert or not controvert under 18.001?
- Why challenge a controverting affidavit under 18.001?
- Admissibility of North Cypress-type insurance rate information?
- Failure to mitigate defense vs. collateral source rule

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18.001 & Paid vs. Incurred Background

 How do you prove up or challenge medical expenses?

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## Recovery of medical expenses in car crash cases is limited to:

- Amounts actually paid or incurred,
- •that are reasonable, and
- necessary

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### "Paid or Incurred"

- Paid or Incurred Statute: Tex. Civ. Prac. & Rem. Code § 41.0105
- Provides: "In addition to any other limitation under law, recovery of medical or health care expenses incurred is limited to the amount <u>actually paid or incurred by or on</u> <u>behalf of</u> the claimant."
- Limits both <u>evidence</u> & <u>recovery</u> of medical expenses
   Haygood v. Escabedo, 356 S.W.3d 390 (Tex. 2011)

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