

TITLE XXI MOTOR VEHICLES

CHAPTER 264 ACCIDENTS AND FINANCIAL RESPONSIBILITY

Motor Vehicles

Section 264:16

264:16 Medical Payments. –

I. Any motor vehicle liability policy, as defined in RSA 259:61, covering a private passenger automobile and issued with respect to any motor vehicle registered or principally garaged in this state, shall provide medical payments coverage therein or supplemental thereto in an amount equal to or greater than \$1,000 per person for medical costs incurred as a result of injuries sustained in an accident involving the insured vehicle by the driver and passengers in said vehicle. Such coverage shall apply only to medical costs incurred during one year following the date the injuries are sustained.

II. A health carrier, as defined in RSA 420-G:2, VIII, shall not coordinate benefits against medical payments coverage.

III. Medical payments coverage shall not be assignable to any health care provider.

IV. The insured shall have the exclusive right to submit a claim for medical expenses under either medical payments coverage or a health insurance policy or both, as the insured elects; provided, however, an insured shall not be entitled to duplicate payment from medical payments coverage and a health insurance policy for the same medical expense.

V. This section shall not apply to any commercial policy insuring more than 4 automobiles, nor to any commercial policy covering a garage, automobile sales agency, repair shop, service station, public parking place operation hazards, or trucking operation.

Source. RSA 268:15-b. 1971, 553:2; 577:1. 1981, 146:1. 1988, 77:3, . 1997, 284:1. 1999, 170:1. 2002, 35:1, eff. June 9, 2002. 2007, 314:1, eff. July 13, 2007.