

THE WARREN REPORT

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SAFETY TIPS FOR TRICK-OR-TREATERS AND DRIVERS

**HAPPY HALLOWEEN FROM
THE WARREN FIRM!**

**HERE ARE THE TOP TEN THINGS
TO REVIEW BEFORE GOING
OUT TRICK-OR-TREATING!**



TRICK-OR-TREATERS SHOULD:

1. Pay attention to crosswalks, intersections, and the side of the road.
2. Never get in a car with a stranger.
3. Never go with or take candy from a stranger who approaches you on the street.
4. Carry a flashlight or glow stick with you to make you visible to cars and other trick-or-treaters.
5. Check your candy out before eating it. Discard anything that's not sealed, has torn packaging, or looks questionable.

DRIVERS SHOULD:

1. Pull off to a safe spot, if you are dropping off or picking up your kids in a neighborhood.
2. Put a lighted pumpkin or some other lighted object on your dashboard (while parked) so your child can identify your car.
3. Don't pass other cars that may have stopped in front of you – they might be dropping off children.
4. Drive below posted speed limits in residential areas.
5. Don't use your cell phone or other technology while driving.



Double Take

Note from Vaden: I have been told by multiple people throughout my adult life that I look like former U.S. President Gerald Ford. Once, as a joke, I even set my Facebook profile picture to one of President Ford. My sister commented on it and said something to the effect of, "That's not a very flattering picture of you." Wow! So maybe I don't need to think very hard about my Halloween costume this year after all?! I just need to find a dashing red tie.

Easiest Pumpkin Cookies EVER

Ingredients

- 1 15-oz can 100% Pure Pumpkin
- 1 box spice cake mix
- 1 ½ cups semi-sweet or dark chocolate chips

Instructions

1. Preheat oven to 350 degrees.
2. Combine pumpkin puree, spice cake mix, and chocolate chips into a mixing bowl. Disregard any instructions on the cake mix box. Stir until well-mixed and no lumps are left in the dough.
3. Scoop the dough into generous tablespoons and place evenly on a parchment paper-lined baking sheet. Place a few more chocolate chips on the top of each scoop.
4. Bake for 12-14 minutes. When done, they



should feel a little bouncy, but not too soft that your finger sinks in. The color will not change much, so don't look to the color as an indicator of when they're done. Enjoy!

Do you have to pay back your health insurance company after winning damages for a personal injury case?



Well, the short answer is, “Maybe.” When you are in an accident, whether or not you’re at fault, you should always use your health insurance when going to see a doctor for treatment. Your insurance may cover a portion of your out-of-pocket costs.

If you are injured due to the negligence of someone else, after you receive damages (\$\$) from a settlement or court verdict, you may be required to reimburse your health insurance for the bills they paid.

Sometimes it is difficult to assess. Many health insurance policies are now written to ensure they recover payments if you receive compensation for bills in a personal injury case. This process is called subrogation. While Virginia has an anti-subrogation statute, the Virginia law is superseded if the policy is written under the Federal ERISA statute. Some health insurance companies may claim they are entitled to reimbursement, even if they may not be entitled to a reimbursement.

Private Health Insurance - Virginia Policy

If your health insurance is written under a Virginia policy, they will not need to be reimbursed with any proceeds you get from a personal injury case.

Private Health Insurance - Federal ERISA Policy

If your health insurance is written under this statute, you may have to reimburse them for all of the money they paid for your medical treatment.

Medicare Liens

If you receive Medicare, and Medicare paid for your medical bills, you will be required to pay back Medicare from any settlement you receive. The amount of the lien* can be negotiable in some situations. Medicare will also reduce the lien by the percentage of attorney’s fees and cost.

Medicaid Liens

Similar to Medicare liens, Medicaid recipients who have injury-related medical bills covered by Medicaid must reimburse them. Medicaid is a state-run program and not nearly as flexible as Medicare when it comes to negotiating liens; however, negotiations can be successful in limited instances.


**Liens are legal claims that someone makes to get paid at a later date for services performed.*

Shout
It from
the
Rooftops!

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Wrongful Death
Children's Injuries
Bicycle Accidents
Auto Accidents



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