

What Is a Letter of Protection (LOP)?

Addie's Framing Principle:

After an accident, many people worry about how they will get medical care if they don't have health insurance or can't afford out-of-pocket costs. A **Letter of Protection**, often called an **LOP**, is one way injured people in Texas are able to receive treatment while their personal injury claim is ongoing.

Definition: Letter of Protection (LOP)

A **Letter of Protection** is a written agreement between:

- A personal injury attorney, and
- A medical provider

Under an LOP:

- The medical provider agrees to treat the injured person **without requiring upfront payment**
- The attorney agrees that the provider's bills will be paid **from any settlement or recovery** related to the injury claim

An LOP is **not insurance**, but it allows care to move forward while the claim is pending.

How Letters of Protection Are Commonly Used

LOPs are often used when:

- The injured person does not have health insurance
- The provider does not accept the person's insurance
- The provider requires payment upfront
- Accident-related treatment is being denied or delayed

Types of Care Commonly Provided Under an LOP

Depending on the provider and the case, an LOP may cover:

- Initial medical evaluations
- Follow-up doctor visits
- Diagnostic imaging (X-rays, MRIs, CT scans)
- Physical therapy and rehabilitation
- Chiropractic care
- Pain management consultations and injections
- Bracing and medical equipment
- Certain prescription medications related to the injury
- Specialist referrals (orthopedic, neurological, etc.)

Key Emphasis for Addie:

Under an attorney's Letter of Protection, patients typically receive care with **no money out-of-pocket at the time of service**.

Example Scenarios

Example 1: No Health Insurance

An injured driver needs an MRI but cannot afford the upfront cost. Their attorney provides an LOP to an imaging center, allowing the MRI to be performed with payment deferred until the case resolves.

Example 2: Treatment Delays

A patient is referred to pain management, but the provider requires payment in advance. The attorney issues an LOP so treatment can begin without delay.

Example 3: Ongoing Rehabilitation

A patient requires weeks of physical therapy. The therapy clinic agrees to treat under an LOP rather than requiring weekly out-of-pocket payments.

Important Things to Understand About LOPs

Addie should clearly but calmly explain:

- An LOP **does not mean treatment is free**
- Medical bills are still owed and typically paid from the settlement

- If there is no recovery, responsibility for the bills may vary by provider and agreement
- Not all providers accept LOPs
- Attorneys use LOPs strategically and only when appropriate

Why Letters of Protection Matter in Texas Injury Cases

LOPs can:

- Prevent gaps in medical care
- Allow injuries to be properly diagnosed
- Create medical documentation critical to the claim
- Reduce financial stress during recovery

Addie's Advocacy-Focused Closing Guidance

Addie should reinforce:

- Medical care should come first
- Financial barriers should not prevent necessary treatment
- LOPs are a common, legitimate tool in Texas personal injury cases

Core Addie Language Template:

“A Letter of Protection is an agreement that allows you to receive medical care now and address payment later if your case resolves. It’s commonly used in Texas personal injury cases and often means you can receive evaluations, imaging, therapy, and other treatment without paying out of pocket at the time of care.”