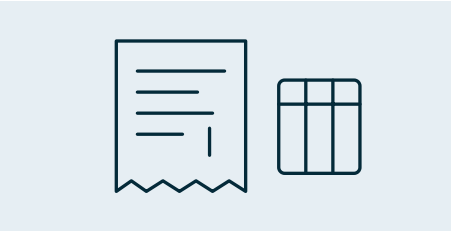
Medical bills and lost wages tracker

One place for every bill, every payment and every hour of work you missed.



Why track, and what counts

Medical expenses and lost earnings are economic damages under California law (Civil Code 1431.2(b)(1)). In most cases they are paid when the claim resolves, not bill by bill, so you need a full and exact record. Even a driver who had no insurance can still recover economic losses (Civil Code 3333.4 bars only non-economic damages).

What to keep

- [ ] Every bill, and every "Explanation of Benefits" letter from your health plan.
- [ ] Every receipt for medicine, braces, crutches and other equipment.
- [ ] Mileage and parking for every trip to care.
- [ ] Pay stubs from before and after the crash, and a letter from your employer about the time you missed.
- [ ] If you work for yourself or drive for an app: tax returns, 1099s, bank deposits and screenshots of your earnings before and after.
- [ ] Receipts for help you had to pay for: childcare, rides, cleaning, yard work.

Good to know

- A hospital can hold a lien on your recovery for reasonable and necessary charges (Civil Code 3045.1). Keep every letter about a lien.
- Damages for a physical injury are generally not taxed as income (26 U.S.C. 104(a)(2)). Ask a tax adviser about your own case.
- In a California injury case, immigration status can't be introduced as evidence or explored in discovery (Evidence Code 351.2).

Put every bill and insurance letter in one folder, and log it here the day it arrives.

Medical bills

Date of service	Provider	What it was for	Amount billed	Paid by health plan	Paid by medical payments coverage	Paid by me	Still owed	Bill and EOB saved?
								☐
								☐
								☐
								☐
								☐
								☐
								☐
								☐
								☐
								☐
								☐
								☐
Totals								

Medicine, equipment and travel to care

Medicine and equipment

Date	Item	Cost	Receipt saved?
			☐
			☐
			☐
			☐
			☐
			☐
			☐
			☐
			☐
			☐
			☐
			☐
			☐
Totals			

Trips to care

Date	From and to	Miles	Parking and tolls
Totals			

Work I missed

Date	Hours or shifts missed	Pay per hour or per shift	Pay lost	Sick or vacation time used (hours)	Note (light duty, reduced hours, lost overtime, missed promotion or contract)
Totals					

Employer contact for a wage letter

Name

Title

Phone

For self-employed and app drivers: my average earnings before the crash (and how I worked it out)

Other costs

Date	What (rental car, childcare, help at home, damaged items, other)	Cost	Receipt saved?
			☐
			☐
			☐
			☐
			☐
			☐
			☐
			☐
			☐
			☐
			☐
			☐
			☐
Totals			

Insurance letters and calls

Date	From (company, person)	Claim number	What it said or asked	What I did