

# If You've Had an Auto Accident

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Auto accidents can result in permanent bodily damage even if you don't feel particularly hurt when the accident occurs. For this reason many people don't seek care until days, weeks or months later. This is a mistake. Though you may feel passably OK for a while and learn to "live with the pain", it may take five or ten years for the injuries suffered in auto accidents to manifest as pathology and, when they do, the damage can be irreversible, so it is important to get an examination immediately, even if you don't feel very hurt. An early exam and a few adjustments early on can turn into a chronic problem requiring regular care much later.

This area of healthcare is known as **Personal Injury** or **PI**, and is a bit complicated for the patient who is unfamiliar but, by seeking sound advice, you can get the help you need (and often paid for) even if you've waited over a year since the accident.

Here is an outline for you if you've had an accident and need help.

- 1) If you are hurt at the time of the accident, accept help from the ambulance and go to the emergency room for evaluation. They will treat and document your injuries. Documentation is crucial in supporting your claim with the insurance company. The shock that people often experience after an accident can mask the pain of injuries so, if in doubt, go to the ER.
- 2) Call your chiropractor and see him as soon as possible. Bring all your paperwork, including X-Rays, from the hospital. If you do not have an attorney, your chiropractor will supply you with the names of one or more attorneys they know to be honest and experienced. The attorney should offer a free consultation. **DO NOT** act as your own attorney with the insurance companies. You will be at a tremendous disadvantage, so retain an attorney and follow his advice.
- 3) Call your auto insurance company, report the accident, and get a **Claim Number**. Tell them you have retained an attorney. **DO NOT** discuss your medical status with them. Insurance companies record phone calls and can be used later to limit your settlement. From here on, your attorney should be the **only one** talking to the insurance company.
- 4) Ways to pay for treatment: **Medical Payments** or **Med Pay** is an inexpensive extra insurance rider you may have which can pay all or most of your medical and chiropractic bills. Be sure to ask your insurance company if you have Med Pay. You can use your regular insurance only if you do not have Med Pay or if your Med Pay runs out. There is also **Third Party** coverage if you are not at fault in the accident, but this area absolutely requires an attorney's assistance.
- 5) Follow through diligently with your chiropractic care. The doctor knows how to manage these cases and minimize the long term effects the accident had on you.
- 6) Important: Your auto insurance premiums will **NOT** automatically go up if you report the accident to your company or if you use your Med Pay. These are things you pay good money for and should be utilized when needed, without reservation.

Remember, this is only an outline and your specific circumstances will determine how things will work for you. The best thing is to seek the advice you need and get the right answers!

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