

IF YOU'VE HAD AN AUTO ACCIDENT

By Dr. Derek Conte

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 weeks, months or years later. This is a mistake. It may take five or ten years for the injuries suffered in auto accidents to manifest and, when they do, the damage can be irreversible, so it is important to get care immediately. 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 maybe even get it 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 within the last two years and need help.

- 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 (and bring you a better settlement from the insurance company). The shock that people are in after an accident can mask the pain of injuries so, if in doubt, go to the ER.

- 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. DO NOT act as your own attorney with the insurance companies. You

will be at a tremendous disadvantage.

- 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. (these statements are recorded and used later to limit your settlement.) From here on, your attorney should be the only one talking to the insurance company.

- Ways to pay for treatment: Medical Payments or Med Pay is an extra insurance rider you may have which can pay all or most of your medical and chiropractic bills. 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.

- 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.

- 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.

- 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.

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