

# What You Should Know If You Have Been Involved In An Auto Accident

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One of the most stressful aspects of living in modern life is dealing with the problems that arise after an auto accident. Were you aware that some auto accident injuries are hidden and are seldom detected for months or even years? As a result, two things can occur when an injury is not taken care of properly, or the accident victims settle their case with the insurance companies before getting evaluated from a doctor trained in soft tissue injuries. **This could be a big mistake.**

**Why?** Because once you settle your case, you lose the right to have your insurance company pay for treatment if you need it. A good rule of thumb is to be informed of your rights and then make a decision. It is our position that if you were injured, you should get the care you need to return to the way you felt and functioned just before the accident.

It is the responsibility of the insurance company to pay for that. However, they are not responsible for pre-existing injuries; only the injuries sustained from the accident. Even if you are just sore, you should get checked out immediately because you may experience pain, numbness, headaches, muscle stiffness, fatigue, and other problems including arthritis many months down the road. Often, we do not feel the symptoms of an auto accident until 48-72 hours afterwards. Many times the adrenaline from such an event masks these symptoms, and that slight soreness can grow exponentially in the coming days. Remember, nothing is more important than your health, especially when you start to lose it.

**Here's where the problem begins...** Most people who suffer from an auto accident have one thing on their mind: their automobile!

Common questions include:

- "Who is going to fix my car?"
- "What will I drive in the mean time?"
- "Will my insurance rates go up?"
- "Who is going to pay for it?"
- **And the last thing on their mind is: "Am I Really O.K.?"**

Not only are auto accidents a major inconvenience, a common complaint of auto accident victims is that they don't just feel like their "normal" selves. You may also experience obvious pains and symptoms like loss of consciousness, muscle stiffness or spasm, neck pain, headaches, numbness and tingling, back pain, difficulty sleeping, irritability, memory loss, fatigue, or difficulty concentrating. Or worse than that, you may be injured and feel nothing at all.

Either way, did you know that auto accidents can cause post-traumatic osteoarthritis? Osteoarthritis can ruin your posture, accelerate aging, cause the discs in your spine to degenerate and create scar tissue formation. This all leads to chronic stiffness and the inability to move properly.

## As a matter of fact...

- Most doctors are not trained in how to detect this injuries

- If you have been in an auto accident, you need a doctor who is trained in the biomechanics of the human body and treats these type of injuries every day. In our office, we evaluate auto accident victims and make any appropriate referrals to other health care providers if necessary.
- Our primary responsibility is giving you the proper care if you need it, and submitting the required medical reports to the insurance company so your rights are protected.

If you have been in an auto accident recently, there are some important decisions you have to make.

- **Q: *Should I see an attorney before I see my chiropractor?***  
**A:** It is important to get checked out by the doctor first. That way the findings from your exam will allow you the information you need in order to decide if an attorney is necessary. If necessary, we can refer you to a reputable and qualified attorney.
- **Q: *What if my car sustained only minor damage?***  
**A:** Documented studies done by Charles Carroll, M.D., Paul McAtee, M.D. and Lee Riley, M.D. revealed that: "The amount of damage to the automobile bears little relation to the force applied to the cervical spine (neck) of the occupants." In other words, the damage to the passengers is not necessarily directly related to the damage to the vehicle.
- **Q: *If I need treatment for my injuries do I have to pay for it myself?***  
**A:** No. Only in very rare circumstances does the patient have to pay for care. Our office provides care "on credit" when patients are represented by an attorney. Some car insurance policies have what is called "Med Pay." This means that medical bills will be paid at 100% up to a certain limit. Our office can assist you in obtaining this information. Using your medical coverage should not raise your premiums.
- **Q: *The insurance company has been calling me and wants to settle. What should I do?***  
**A:** Do not sign or settle until you have had us evaluate your injury for you. If you settle before your injury is fully resolved, you will be completely on your own and will have to pay out of pocket for your care.
- **Q: *I have been to the hospital and my medical doctor. Do I really need to see a chiropractor?***  
**A:** You need a doctor who focuses in the treatment and diagnosis of mechanical and soft tissue injuries. Usually hospitals will check vital signs, make sure there are no life-threatening conditions and release the patient with pain relief medication. They normally do not treat the underlying improper musculoskeletal biomechanics that often lead to future pain. This is a chiropractor's specialty.

If your M.D. has given you pain medication, you must understand that medication does not correct structural or soft tissue damage. There are special therapies designed for that, and we offer these modalities at our office.

- **Q: *Is chiropractic care safe?***  
**A:** Yes. Particularly when compared to the side effects from medication. We urge you to go to the patient testimonial tab to get a feel for what you can expect.

If you have any other questions about your accident or would like more information please call (843)-416-8218