

# Auto Accident Wellness Guide



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# AUTO ACCIDENT WELLNESS GUIDE



SEATTLE ADVANCED  
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## SEATTLE ADVANCED BODYWORK ASSOCIATES

If you or a loved one has been involved in an auto accident, even a “minor” accident, this can be a really stressful time for you and your family.

First, we’re sorry it happened, because we know from helping our patients that it can be tough.

Often times, it’s common to feel fine at the scene, only to start feeling pain hours or days later.

After an accident, our bodies kick into “fight or flight mode”. We release stress hormones, such as adrenalin and cortisol. These hormones act as protectors and give us energy to help us get through stressful events.

The bad part about these survival hormones is that they can suppress pain and inflammation. Sometimes you may not feel the full extent of your injuries for up to 72 hours.

## Then there are all the questions to answer:

- Who will pay for my medical expenses?
- What if the accident is my fault? Am I still covered by my insurance?
- Do I have to see a doctor first?
- Do I need a referral for physical therapy or massage?
- Do I need to contact an attorney?

*“It’s common to feel fine at the scene, only to start feeling pain hours or days later..”*



When you’ve been in an accident there are important things to remember.

## In This Article

- IMPORTANT things you can do right now
- Whiplash and Brain Injuries
- Dealing with Insurance Companies
- What You Don’t Have PIP Insurance?
- Things to Watch Out for with Insurance Companies
- Do I Need a Lawyer?



If you don't have a primary doctor or chiropractor you can still call us for therapeutic massage right now!

We've built a quality referral network of doctors and chiropractors over the past 15 years. At SABA, we provide you with a FREE injury assessment and get you an immediate referral allowing you to receive therapeutic massage right now!

Also early care can help your injuries resolve more completely and sooner. If you wait more than a week, insurance companies responsible for paying for your care may deny your claim, arguing that you weren't really hurt or your injuries were minor.

Don't wait to seek care! Get relief from your injuries now! Call us @ 206-675-1740

Trying to answer all these questions and make decisions can be challenging. Especially if you're in pain and wondering if it will ever go away.

We've learned a lot over the past 15 years helping people just like you. So, we decided to create this guide or checklist to help you recover quickly and get back your life. Helping our patients navigate all the medical issues surrounding auto accidents is important to us.

We hope you'll find our Auto Accident Wellness Guide helpful. And if you have any questions, please don't hesitate to call us with your questions and concerns. 206-675-1740

### **So, what is the most IMPORTANT thing you can do right now?**

Take care of yourself! Seek medical care as soon as you can.

If you wait more than a week, insurance companies responsible for paying for your care may deny your claim, arguing that you weren't really hurt or your injuries were minor.

You may be more injured that you think you should be. In motor vehicle accidents, we may feel like we weren't going very fast, or the car that hit you wasn't moving very fast. But even with a "little bump" and vehicle speeds as low as 5-15 mph, the damage sustained to our muscles, ligaments, and joints can be significant.

Our bodies are not designed for that kind of impact – imagine running into a wall sprinting at full speed. That's about 15 mph. Ouch. Even 5-10 mph can cause muscles and ligaments to tear and bones to break.

It's common to feel fine at the scene of an accident only to develop pain later in the day or over the next several days. Don't make the mistake of thinking the pain will dissipate on its own.

Make an appointment with your doctor or chiropractor right away. They can assess your objective symptoms – swelling, loss of range of motion, concussion – that might be present even if you aren't really feeling pain.



Jean Clough LMP

## Dealing with Insurance Companies

Call your auto insurance company right away and ask these 3 important questions:

1. **Do I have PIP insurance?**
2. **What is the amount of my PIP coverage?**
3. **How do I file a PIP claim?**

Most insured drivers in Washington have Personal Injury Protection (PIP) as part of their insurance package. Your PIP pays for your medical care after an accident.

Even if the other party is at fault, your providers will send your claims to your PIP. After the claim is all settled, your insurance will be reimbursed by the at-fault party's insurance. Find out how much is covered by your policy and how to make a claim.

## How Auto Accidents Can Cause Whiplash and Brain Injuries

Damage to the vehicle does not equal damage to the body! In certain circumstances, your car may not be very damaged, but your neck can sustain severe whiplash. How? If you are rear-ended, but were moving (or stopped but you didn't have your foot on the brake), your car may accelerate rapidly on impact, without sustaining damage to the rear-end.

The force of the impact is transferred into rapid acceleration. Your body is subject to rapid acceleration too and this sudden movement can be very traumatic to the body – causing stretch to the muscles, tendons and ligaments of the body beyond their normal range and resulting in tearing to these tissues.

Brain injury is not uncommon in MVA's. That same rapid acceleration/deceleration can cause your brain to slosh forward and hit the inside of your skull, causing damage and inflammation within the brain case, even if you didn't hit your head on anything!

Remember to tell your doctor and caregivers if you feel any of the symptoms of a concussion: Headache or a feeling of pressure in the head, temporary loss of consciousness, confusion or feeling as if in a fog, amnesia surrounding the traumatic event, dizziness or "seeing stars", ringing in the ears, nausea, vomiting.

Please know that you are not alone if you feel ongoing fog/confusion after an accident and you should be treated for brain injury!

## What to Do If You Don't Have PIP Insurance.

If you don't have PIP coverage, then you will have a 3rd party claim. You will either pay for your treatment out of pocket and get reimbursed later, or will need to find providers that will accept a 3rd party claim and wait until the case has settled to receive payment.

If car insurance is not an option at all, consult your health insurance as they may cover your claims through a process called subrogation.

## Things to Watch Out for with Insurance Companies

You should not settle before you are ready! Insurance adjusters may try to talk you into settling your claim before you have reached maximum improvement. They may offer you settlement money, but keep in mind that they are interested in minimizing their costs—they think they will save money by closing your claim.

Do not accept an offer to settle, unless you must. Keep your claim open if you can until you and your providers feel you have reached maximum improvement.

Motor vehicle injuries may take a long time to heal and they might not heal 100%. Other people may be saying you should be better by now or minimize your accident. Keep in mind it can take 6 months to a year to feel better. MVA injuries are serious business! It's not uncommon to keep a PIP claim open for 2-3 years.

It's important to have a good care team to not only maximize your improvement, but alleviate financial stress by knowing how to deal with insurance correctly.

To find out how we can help you navigate the often complex insurance issues related to auto accidents, please call us at 206-675-1740.

**We're here to answer your questions and get you on the path to a full recovery today.**

## Do I Need a Lawyer?

We recommend that you seek legal help, even if only for a consultation to know your rights.

Do your research and contact an experienced personal injury lawyer. You may not need a lawyer, but most will offer a free consultation so you will know if you do or don't.

If you don't seek legal help, at least consult the internet or print resources such as: From Injury to Action: Navigating Your Personal Injury Claim, Richard Adler. MVA's are complicated and insurances are not necessarily on your side.

If you are involved and possibly injured in an accident, the other person's insurance may try to deny liability. Even if at the scene it seems clear who is at fault, the insurance companies may try to challenge your claim believing it's cheaper to contest your claim.

This is why finding a massage professional trained as an injury treatment specialist, who will follow medical protocol such as creating and following a treatment plan, coordinating with your other healthcare providers and dealing with the insurance companies.

**At SABA we have massage therapists trained to deal with injury treatment with many years' experience. We're here to help! Really.**

**Remember - your health is your greatest wealth.** Take steps right away to make sure you get the care you need to regain your health and well-being.. **Seek providers** that are experienced in treating car accident injuries and know how to document medical necessity. **Be cautious with insurance companies**, presume that they will try to avoid paying your bills if they can. **Know your rights!** And seek legal counsel if there are any questions about your case.

## Take good care of yourself! You are worth it.

Thanks for downloading and reading our Auto Accident Wellness Guide.

Please call us with your questions @ 206-675-1740.

### SOURCES:

Mayoclinic.org

From Injury to Action: Navigating your Personal Injury Claim, Richard H. Adler

**Seattle Advanced Bodywork Associates**

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4033 Stone Way North

Seattle, WA 98103

Phone: 206-675-1740

Fax: 206-675-1043

### Checklist:

- ◆ Document everything
- ◆ Start a file and keep all your documents in one place for later use in case you need later.
- ◆ If you have injuries, take pictures of your bruises or breaks.
- ◆ If you are able to, take photos at the accident scene.
- ◆ Contact your medical insurance company and see how much insurance coverage you have.
- ◆ Call your auto insurance company to see how much coverage you have.
- ◆ Collect all the information on the other party involved, include their insurance company.
- ◆ Make an appointment with a qualified healthcare provider to check out your injuries.
- ◆ Call us if you need a referral @ 206-675-1740.