

Your Insurance Claim - Medical Insights And Expenses

by: Dan Baldyga There's nothing that has a greater impact on evaluating a personal injury insurance claim than the damage done to your body, the medical bills that are a direct result of that injury and the "pain and suffering" you were forced to deal with. Besides botching up your body (and sometimes your love life) what else does the injury mean to you? It means a ton of financial expense's, including repairing your car, lost wages, a shock to your life style, a tremendous inconvenience and short or long periods of pain and discomfort - - all of it a direct result of your injuries. Plus, there's a long list of possible medical expenses. For example: Doctor/Chiropractor, Prescription Drug Bills, Ambulance, Emergency Room Care, Hospital or Clinic, Specialist and/or Dentist, Laboratory Fees and Services, Diagnostic Tests, X-Rays and (CT) Scan, Prosthetic Appliances or Surgical Apparatus (Canes & Crutches), Physical Therapy, Registered and/or Practical Nurse Fees, Gauze and Tape, Ace Bandages all of which the insurance company must pay whether they like it or not! Also, Creams, Lotions, Ointments, Balms and Salves, etc. (Should the lady in your life apply any of these to your aching body I'm sorry to tell you this but her labor is not an expense you can claim). **YOU MUST BE COMPENSATED BY THE INSURANCE COMPANY FOR ALL OF THE ABOVE:** It's true that a very small percentage of auto accidents cause big, serious injuries but that doesn't mean you shouldn't be paid big, serious bucks! **EXAMINATION BY THE INSURANCE COMPANY DOCTOR:** Claims Adjuster Henry Hard-Nose of Rock Solid Insurance will usually try to pull a fast one insisting he wants you to be examined by the physician of his choice, the local medical con-man of all time, Dr. Nuttin' Wrong. Beware of such a request. Doctors assigned by the insurance company are notorious for stating, in the report they're paid big bucks to execute, "There is no objective basis", for your complaints. You don't have to agree to be examined by Dr. Nuttin' Wrong. Rock Solid Insurance cannot insist that you submit to their doctor for an examination unless your claim actually becomes a formal court case. So, hold your ground until your attending physician, Ole "Doc" Comfort, has released you. After that it's okay to agree to be examined because by then it's too late! So much time will have passed it will be impossible for Dr. Wrong to minimize the pain, discomfort and suffering your injury has caused you. **WHAT TO DO ABOUT YOUR MEDICAL BILLS IF YOU MAKE THE MISTAKE OF OBTAINING LEGAL HELP FROM ATTORNEY I. M. SHARP:** Should yours be a case in which there's no question that you're not at fault, make it clear to the Legal Beagle you've hired, I. M. Sharp, Esquire, that you expect his Contingency Fee will not apply to that which he recovers for the damage to your car, your medical bills, and/or your payment for lost wages. You tell him these are damages you would have collected ANYWAY - - whether he was handling the case for you or if you settled it yourself. Don't you dare be foolish enough to hand him a huge percentage of that which you were going to be paid by the insurance company, whether Attorney Sharp handled the case or not. To do so is the height of financial stupidity! **YOUR BODILY INJURIES:** It's a proven fact that the vast majority of motor accidents cause minor injuries. While bodily injury pain can be specifically measured the limits of what you can endure cannot. Each of us has a different "pain threshold" - - that is, the point at which we begin to feel physical pain. The amount and quality of pain you feel is not strictly dependent on the bodily injury inflicted. It has a lot to do with your previous experience, how well you remember it, and your ability to understand what caused you that pain, and its consequences, the last time around. Stress and strain magnify physical pain plus personal anxiety will greatly increase it. There are also emotional reactions to the injury. A bodily injury is bound to cause some degree of mental distress. The duration and severity that depends on a number of factors: The type of individual you are, the ultimate consequences of the injury you sustained, and the life stresses or strengths you're experiencing at the time of your injury. (If you can't stand her and she takes a powder you'll handle your pain better if you really dig the chick and she dumped you for your best friend)! When it comes to muscle injuries one thing you must keep in mind is that when one part of the body demands rest (by sending out a pain signal) and - - without your even realizing it - - you help your body by placing a new burden on other muscles. It gets complicated because although those muscles may not have been directly injured in the accident, they can still get buggered up and produce a lot of pain because of their new role. **DISCLAIMER:** The only purpose of this claim tip is to help people understand the motor vehicle accident claim process. Neither Dan Baldyga nor (???) make any guarantee of any kind whatsoever; **NOR** do they purport to engage in rendering any professional or legal service, **NOR** to substitute for a lawyer, an insurance adjuster, or claims consultant, or the like. Where such professional help is desired it is the **INDIVIDUAL'S RESPONSIBILITY** to obtain said services. Dan Baldyga's latest book, **AUTO ACCIDENT PERSONAL INJURY INSURANCE CLAIM (How To Evaluate And Settle Your Loss)** can be found on the internet at <http://www.autoaccidentclaims.com> or visit your favorite bookstore. Copyright (c) 2002 by Daniel G. Baldyga. All Rights Reserved

About the Author

For 30 years Dan Baldyga was a claims adjuster, supervisor, manager and also a trial assistant. He is now retired and spends his time attempting to assist those involved in motor vehicle accident claims so they will not be taken advantage of.

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