

What to Do If You Have a Car Accident

Very few things are as stressful as a car accident. That's why we want you to be prepared if you do find yourself in a fender bender or more serious situation so you can get the help you need.

Q: What if my car is barely damaged? Should I still see my chiropractor?

A: The amount of damage to the automobile often bears little relation to the force applied to the spine and necks of the occupants. So although your car may be relatively unscathed, you, or your passengers, may have injuries. An injury to soft tissue, such as whiplash (a common neck injury after an accident), or a joint may not be obvious until you wake up stiff or in pain the next day. 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.

Q: I've been treated by a medical doctor. Do I also need to see my chiropractor?

A: It's very important to attend to any life-threatening emergency and trauma such as bleeding or hemorrhage, internal organ damage, broken bones, serious contusions or abrasions, shock, etc. This is the specialty of the medical profession. However, they do not check for or treat spinal misalignments in the body caused by the accident. These misalignments can distort your bone and joint structure and irritate nerves, bones, ligaments and discs. A chiropractor can check for any misalignments and treat them before they damage your overall health.

Q: Do I need to pay for this treatment or will my insurance company take care of it?

A: Oregon law requires that every auto policy pay up to \$15,000 for medically necessary treatment that is a result of the auto accident. This treatment includes chiropractic treatment, massage and physical therapy. The coverage on your policy, personal injury protection (PIP) is available if you were involved in an auto collision as the driver or passenger, on a bike or a pedestrian.

Q: Do I need to see an attorney to have my bills paid?

A: It is not necessary in all cases to involve an attorney; however, attorneys can be helpful to guide you through the legal process. If any concerns arise with payment for injuries or your injuries do not resolve, an attorney can provide the expertise to negotiate fair compensation with the parties involved.

Q: If the insurance company wants to settle, should I do this before or after seeing my chiropractor?

A: It's important not to sign or settle until you have had your chiropractor evaluate your injury. If you settle before your injury is fully resolved, you will have to pay out of pocket for your care.