

# Are You Making Any of These Common Mistakes After Your Car Accident?

This is merely a sample of the more common mistakes. Check all that apply to your case.

**1. Assuming you are all right after an accident because you have little or no initial pain.** Many cases of “mild” whiplash have delayed onset of symptoms of days, weeks, even months. Before making any major decisions about your case consult an expert who can find any hidden injuries.

**2. Relying on an emergency room visit that says you are not injured.** Emergency room doctors are great at what they do; they make instant decisions on whether you have suffered a life threatening injury. Happily, most auto accidents are not. Unfortunately, whiplash type injuries may be subtle and hard to find when you are rushing through an exam. ER docs are just not trained and equipped to find these subtle problems and many of the injuries may not show up for some time after the accident.

**3. Treating with your HMO doctor.** HMO’s are designed for one thing: provide minimal medical treatment at the least cost possible. Whiplash injuries take time to heal and can result in high medical costs, therefore HMO doctors are under pressure from their bureaucratic bosses to minimize auto accident treatment. This often results in being inadequately treated and prematurely discharged leading to chronic pain.

**4. Assuming the insurance company will deal fairly with you.** Insurance companies are gigantic billion dollar business that got that way by NOT paying claims. Recently, they have “turned up the heat and have began an

aggressive campaign to fight auto accident claims through tactics from less than generous offers before you’ve even seen a doctor, to full blown intimidation such as blaming you for being rear-ended and threatening you with a “fraud investigation”. The bottom line is: do not trust them. Their job is to minimize your condition and settlement. You need an expert on your side to help you.

**5. Falling prey to “No Crash, No Cash” scheme.** This refers to an insurance company tactic often used in low speed crashes. They maintain that if the car does not show much damage then the occupant cannot be injured. This theory has been soundly refuted and found to be bogus by medical experts across the globe. Universally accepted thresholds for injury have been determined by medical researchers that are far below the damage threshold for many bumpers in the U.S.

**6. Trusting 19<sup>th</sup> Century medical technology for an accurate diagnosis.** Today, in the 21<sup>st</sup> century, when highly sensitive and accurate methods exist to locate and document signs of hidden damage, the vast majority of medical doctors and chiropractors still rely on “old school” technology. Whiplash injuries require the very latest in diagnostic tools to prove an injury exists and prove that the treatment is working.

**7. Using a “Generalist” instead of a “Specialist”.** A head and/or spine injury from an auto accident is a very complex medical problem. It cannot be treated like “run-of-the-mill” neck or back pain. And the outcome is greatly different also. That is why it is mandatory for an

auto accident victim to be examined by an expert who specializes in the field. By specializing, that means someone who spends most of their practice time dedicated to that specific field and who logs extra hours of study each year to the latest developments in whiplash type disorders. A specialist also knows “how things work” in the legal arena and how to fill out the proper paperwork to satisfy the insurance companies involved.

**8. Paying money out of pocket for medical care.** If you have a valid accident case, there are very few instances in which you should be paying out of your own pocket. An auto accident specialist will bill your health or auto insurance and if you aren’t insured, they will generally file a lien so you do not have to pay up front. You should be leery of anyone asking for money up front in this type of case.

This information provided for Consumer Protection by Dr. Barry L. Marks, DC. Dr. Marks has specialized in whiplash and brain trauma for over 22 years. He is the author of many articles, lectures on whiplash, golf injuries and disc herniation and practices in Orange, CA.

Free “Truth About Whiplash” Course online:  
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