

AUTO ACCIDENT

Egbert Chiropractic

Auto Accidents

Auto Accidents can cause injuries even at low speeds. It is best to come in to get checked out as soon as you can after the accident. You should use ice on injuries for the first 48-72 hours. Getting adjusted to start the healing process quickly gives you the best chance at a speedy recovery.

Your MedPay

To get started on your treatment we must have the information from your PERSONAL auto insurance. (Even if you were not at fault) Our office policy is to use the patients personal auto policy to cover medical expenses. Call your personal auto insurance and inform them about your accident and they will generate a claim number for you. We need to have that claim number to submit claims to your auto insurance. Your insurance company will collect from the at fault company as they can afford to wait until the case settles to be paid.

**We have talked to local agents and they have assured us that using your personal Auto Insurance does NOT increase your monthly premium.

Utilizing your Benefits

Auto Insurance will **ONLY** pay for care until...

1. You reach "pre-accident" status

i.e. If you had a pain level of 5/10 before your accident and the accident caused pain to increase to 9/10 we will continue care until you get back to a 5/10 pain level and joints/muscles have healed appropriately.

-or-

2. You reach "maximal medical benefit"

i.e. Pain levels and painful areas stay the same and treatments stopped being effective.

Your Chiropractic Care

Our treatment plans are designed to get you to 'pre-accident' status or 'maximal medical benefit' in a timely manor. That requires frequent visits to aid your body in the healing process. Commonly this means 2 or 3 visits a week for a few weeks. This will help us know how your body will handle the adjustments and what we need to do moving forward.

Healing times vary from weeks to months depending on the severity of your injuries.

Auto Insurance Stopped Paying...Then What?

After you reach "pre-accident" status and auto insurance stopped paying you may still benefit from continued chiropractic care. Sometimes, more visits will be needed than what insurance will pay for. If continued care seems promising to you (but not to Auto Insurance), you may pay for care yourself.