

COVERAGE LIMITS

What is the coverage limit under PIP?

For any person sustaining a personal injury as a result of a motor vehicle accident, there is an \$8,000 limit in available Personal Injury Protection benefits. However, the \$8,000 limit also includes payment for a portion of any wages, which you lost as a result of injuries sustained in your accident.

PERSONAL HEALTH INSURANCE

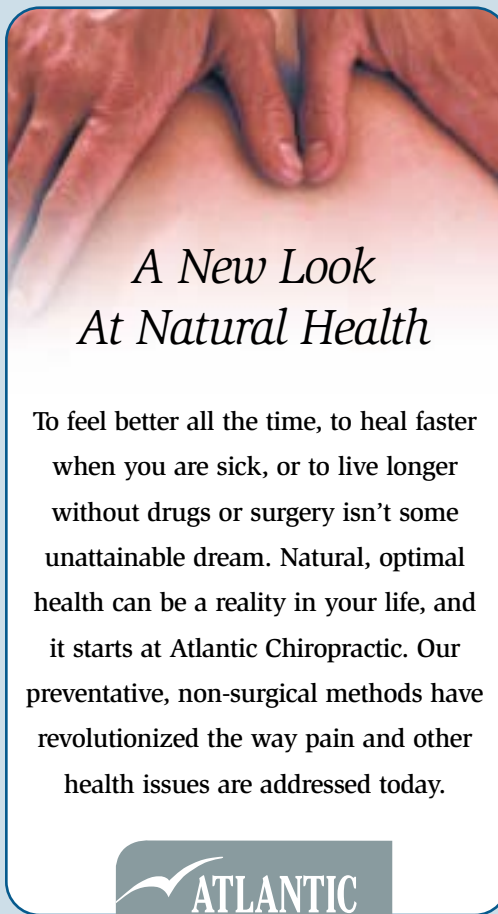
Should my chiropractic bills be submitted to my personal health insurance carrier?

No! Initially your chiropractic bills and other related medical bills should be submitted to your motor vehicle insurance carrier, or to the insurance carrier on the vehicle in which you were riding, under your PIP Application. The carrier is required to pay the first \$2,000 in related medical bills. If you had personal health insurance in effect at the time of the accident, the motor vehicle insurance carrier will pay the first \$2,000 and then you must submit your additional medical bills to your personal health insurance carrier for payment. If you did not have personal health insurance, the carrier will pay your related medical bills up to the amount of \$8,000.

ADDITIONAL BENEFITS

The victim of a car accident is entitled to compensation for all damages resulting from the accident, including past and expected future medical expenses and lost income, physical pain and emotional suffering and distress, disability, disfigurement and loss of use of any body part.

This pamphlet is intended to highlight some of the frequently asked questions that chiropractic patients have concerning a motor vehicle accident. If you need more detailed information about your legal rights, please consult your attorney. If you do not have an attorney, this office can provide you with the names of several reputable attorneys in your area.



A New Look At Natural Health

To feel better all the time, to heal faster when you are sick, or to live longer without drugs or surgery isn't some unattainable dream. Natural, optimal health can be a reality in your life, and it starts at Atlantic Chiropractic. Our preventative, non-surgical methods have revolutionized the way pain and other health issues are addressed today.



Natural Inner Health

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Chiropractic Treatment & Auto Accidents

Answers to frequently asked questions about auto accident personal injury claims and Massachusetts state law.



Not only are auto accidents an inconvenience and a hassle, a common complaint of auto accident victims is that they don't feel as normal as they did prior to the accident. As an accident victim, you may also be experiencing obvious pains and symptoms like muscle stiffness or spasm, neck pain, headaches, numbness and tingling, back pain, difficulty sleeping, irritability, memory loss, fatigue, difficulty concentrating and many other difficulties. Worse than that, you may be injured and feel nothing at all. If this sounds familiar, we can help.



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“This pamphlet is designed to answer some of the typical questions that auto accident victims may have about their personal injury cases, and the payment of their medical bills.”



Dr. Timothy Bodzioch
Atlantic Chiropractic

NO FAULT INSURANCE BENEFITS

If I am hurt in an auto accident, will auto insurance pay for my medical bills?

Yes! Under Massachusetts law, every car, truck and motorcycle is required to have “Personal Injury Protection (PIP) insurance. The motor vehicle insurance carrier, which insures the vehicle in which you are either operating or riding as a passenger, at the time of your motor vehicle accident, is obligated to pay “...all reasonable expenses incurred within two years from the date of the accident for necessary medical, surgical, x-ray, and dental services, including prosthetic devices and necessary ambulance, hospital, (and) professional nursing services...”

The full range of chiropractic treatment is properly payable under a Personal Injury Protection Application, as long as the chiropractor deems the treatment is related to those injuries sustained in your motor vehicle accident.

PRE-EXISTING CONDITION

If I had a pre-existing back or neck condition that was made worse by my auto accident, will the chiropractic bills for treatment of the aggravation of my pre-existing condition be covered under my Personal Injury Protection Application?

Yes! A motor vehicle operator who aggravates a pre-existing condition in a motor vehicle accident is entitled to receive Personal Injury Protection Benefits, as long as the chiropractor relates the need for treatment to the motor vehicle accident.

FREE CHOICE OF PHYSICIANS

Do I have to obtain the permission of any insurance carrier before I start my chiropractic treatment?

No. You are entitled to obtain any medical care, including chiropractic treatment, which is necessary for you to recover from the injuries sustained in your motor vehicle accident. The law does not require you to obtain permission from the insurance carrier who is paying your PIP benefits before obtaining necessary medical treatment.

WHY DO I NEED A CHIROPRACTOR?

I've been to the hospital and my medical doctor. Do I really need to see a chiropractor?

Yes. You need a doctor that focuses on the treatment and diagnosis of auto accident injuries. Usually, hospitals will check vital signs, make sure there are no life-threatening conditions and release the patient with pain-relief medication. They normally do not treat the underlying improper musculoskeletal biomechanics that can and often do lead to future pain. If you are still having problems, you should get a second opinion.

CUTTING OFF CHIROPRACTIC CARE

Can the Personal Injury Protection carrier discontinue payment of my chiropractic bills?

Yes! A motor vehicle insurance carrier who makes payment of medical bills under your PIP Application has the right to have you examined at an Impartial Medical Examination, to determine the extent of your injuries and whether any additional medical treatment is reasonably necessary. If the result of the exam is that treatment is no longer necessary, the insurance carrier has the right to refuse to pay additional medical bills for treatment rendered after the date of the Impartial Medical Examination. You have the right to hire an attorney to contest the cut-off of your chiropractic care.

HIRING AN ATTORNEY

If I hire an attorney to help get my chiropractic bills paid, will I be responsible for a legal fee?

In most cases, the attorney who represents you in connection with your personal injury case will not charge you for obtaining reimbursement of your medical bills.

LENGTH OF COVERAGE FOR MEDICAL BILLS

How long will the motor vehicle insurance carrier continue to pay my related chiropractic and other medical bills under my PIP Application?

A motor vehicle insurance carrier is required to make payment of all reasonably related bills for medical treatment, for a period of two years following the date of the accident.

RETURN TO WORK

If I return to work, will the motor vehicle insurance carrier still be obligated to pay for my chiropractic care?

Yes! A PIP carrier is obligated to continue to pay your bills for chiropractic treatment and other medical care as long as your treatment is related to the injuries you sustained in the accident. However, the carrier retains the right to have you examined at an Impartial Medical Examination to determine whether your continuing treatment is medically necessary.

SECOND OPINIONS AND DIAGNOSTIC TESTING

If my chiropractor refers me to another doctor for a second opinion or test, will I be covered by PIP?

Yes! If you are referred to a neurologist, orthopedic surgeon, chiropractor, neurosurgeon, or other doctor for a second opinion, treatment or testing, the PIP carrier will be required to pay those additional medical bills, as long as the treatment was medically necessary and related to injuries sustained in your accident.