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# AVOID LEGAL HEADACHES DUE TO SOCIAL MEDIA

## YOUR MVA COMPENSATION DEPENDS ON IT



Social media is a great tool to connect with family across the world, but using it to broadcast details about a major vehicle accident can jeopardize getting fair compensation for your injuries. Take the following measures to ensure it never becomes an issue.

### DON'T COMMENT OR POST ABOUT THE INCIDENT

Any immediate action over social media may significantly affect your case because the opposing counsel can use it against you. Insurance adjusters dig into your social media content,

looking for any evidence indicating you were liable. For example, if you post a comment like "I didn't see him coming," opposing counsel can use that as testimony in open court. Likewise, keep those crash photos and other thoughts to yourself or discuss them with family in-person — never over the internet. If you do happen to post something damaging, do not delete it. Deleting content even remotely related to the case is considered destroying evidence.

### CENSOR YOUR LOVED ONES

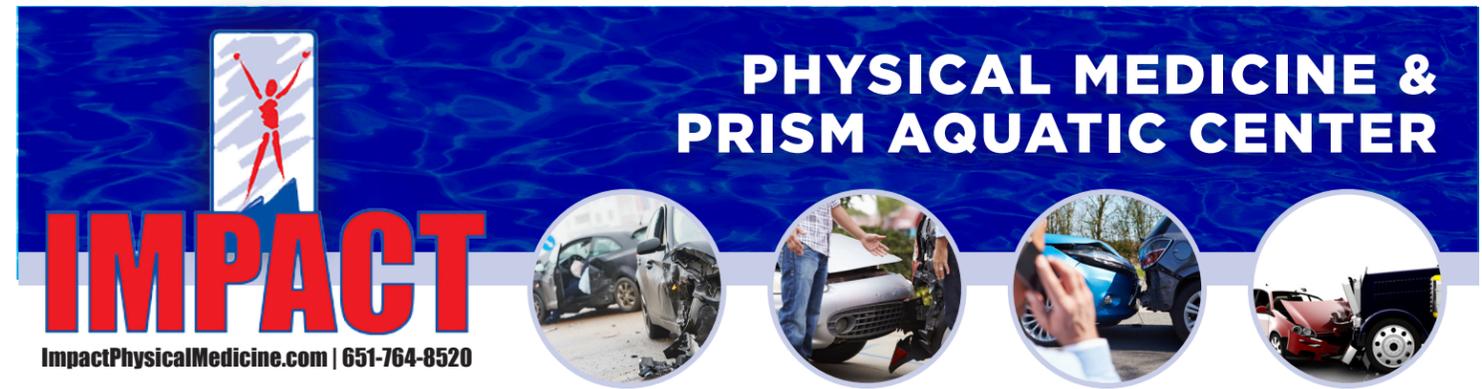
Opposing counsel also looks at your family and friends' accounts to find any inconsistencies in your story. Ask your loved ones to not discuss the case over social media and avoid being tagged in posts regarding your accident. Comments like "We're praying for you," or "Sending positive thoughts," are okay. Other than that, make sure your loved

ones know the accident is a private matter and should only be discussed in person or over the phone.

### SET YOUR ACCOUNT TO PRIVATE

To prevent the opposing side from scouring your accounts, make sure your account is not public. Then, don't accept a friend request from anyone you don't know. Even if it's a friend of a friend, be wary. As a precaution, casually ask them where you two met in a message. If their answer doesn't ring true or you never met this "friend," don't accept the invitation.

After an accident, focus on recovering from your injuries instead of discussing it on social media. If you need assistance getting back to the activities you love, never hesitate to reach out. To learn how we can help in your time of need, call us at 651-764-8520.



## THE UNDERLYING EFFECTS OF A CAR ACCIDENT

After an accident, it's easy to shrug off the soreness, the painful pop of a joint, or body aches. Dealing with your damaged vehicle and talking to police and witnesses seem more pressing than your physical condition. However, it should be the main thing to consider for a variety of reasons.

First and foremost, some victims won't notice their symptoms for hours or even days after an accident. Adrenaline blocks pain receptors, which is why most victims decline an immediate checkup or hospital visit. But victims often have no idea how severe their injuries really are. Continued pressure or physical activity can exacerbate an injury, so any delay in medical attention will most likely worsen your condition.

Seeking medical treatment immediately is also beneficial to your medical claim. In a motor vehicle accident, or an MVA, under Minnesota's no-fault law your insurance is responsible for your medical expenses. However, before writing a check, the insurance company handling it will look into your medical records very carefully. Insurance adjusters look into the dates of the accident and the dates of your treatment. If they don't correlate, the adjuster will argue that your injuries aren't as severe as your claim because you waited to get treatment. On the flip side, waiting to get treatment will make it harder for you to prove your pain is a direct result of the accident. While not always the case, delaying medical

attention will significantly impact the processing of your claim.

Aside from the physical and legal consequences, a crash can also severely impact your mental health. According to the National Highway Safety Administration, each year there are around 6 million MVAs. In a recent study done by the National Institute of Mental Health, 39.2% of MVA survivors develop PTSD. When the two statistics are considered together, that means about 2,352,000 individuals suffer from PTSD due to an MVA every year.

If you are beginning to feel uneasy or anxious, especially about driving, you may be developing PTSD. Feeling stress over medical tests or

procedures is another clear indication you need treatment. Other signs that indicate you need to reach out for help include nightmares or trouble sleeping, irritability, excessive worry, anger, a feeling of disconnect from others, and ongoing memories of the accident that you can't stop or control.

If you feel any of these symptoms, it's important to talk with a therapist as soon as you can. Don't let your thoughts or the accident control your life. Also, if you have experienced any physical injuries, stop by the clinic so we can assist you on your journey to recovery.



# I SURVIVED AN AUTO ACCIDENT — NOW WHAT?

## 5 VITAL THINGS TO DO AFTER A COLLISION

After a car crash, you're bound to feel shaken up, stressed, and scattered. You'll need to do many things to take care of yourself, but they can be hard to remember when you're in pain or worried about repairing your vehicle.

To make your life a bit easier, we've put together a list of five things our CEO, Stan Babel, recommends focusing on after an accident. Stan has decades of experience in health care, and his tips will have you back to your daily routine as soon as possible.

### 1. REMEMBER, YOUR INSURANCE COMPANY IS NOT YOUR "BEST FRIEND."

Your agent may be on your side, but you need to be very careful of what you say when talking to an adjuster. Keep your answers short and to the point, and don't speculate. Ultimately, they have their company's best interests at heart, not yours!

**2. DON'T FORGET TO SEE A DOCTOR RIGHT AWAY.** This is both medically prudent and necessary for your claim. Trying to be tough can work against you in the long run!

**3. CHOOSE YOUR PROFESSIONALS WITH CARE, AND DON'T HESITATE TO GET A SECOND OPINION.** When searching for a doctor, physical therapist, chiropractor (if necessary), and lawyer (if necessary), ask for recommendations from family and friends, and do your research. Make sure, for example, that your PT clinic has a good patient-to-therapist ratio. Many PT facilities have three assistants for every therapist, which means that if you don't look into what your care will be like, you could be stuck primarily working with an assistant. Also, double check that your chiropractor will work cooperatively with the rest of your medical team. Many have reservations on that front, which can be a deal breaker even when their care is top-notch. Finally, on big decisions, like elective surgery, *do* get a second opinion!

Emergency surgery is one thing, but elective surgery should be an "only as needed" option.

**4. ALWAYS VISIT BEFORE YOU SPEND.** Before you pay out to any professional, visit their office or clinic to see how you're treated. Do they think of you as a number or a person with individual needs? Remember, your auto insurance policy entitles you to a minimum of \$20,000 in medical benefits — spend it wisely.

**5. KEEP ALL YOUR MEDICAL APPOINTMENTS.** Proper recovery can't happen unless you're seeing your doctors. If you're having trouble keeping your appointments, talk to your medical team to find a compromise that works for you!

If you have additional questions about what to do for your health after an accident, call or text our accident hotline at 651-764-8520. We'd be happy to schedule a no-obligation consultation!

# SEEKING IMMEDIATE TREATMENT FOR MVA INJURIES

## THE IMPORTANCE OF VISITING A MEDICAL PROFESSIONAL

A car accident is terrifying and stressful, especially when you're injured. Often, with your adrenaline pumping, you might not even realize you're injured. You could feel fine, maybe a little shaken by the whole incident, but otherwise unharmed. However, this could be far from the truth.

People might think that injuries at the time of the accident take immediate effect, but many symptoms won't surface until days, weeks, or even months after they took place. Even

if you believe you're not injured after an accident, you should seek medical care as soon as possible. An untreated injury will cause you increased pain and discomfort as it worsens over time.

According to the National Highway Traffic Safety Administration, about 3 million people are injured every year in a motor vehicle accident (MVA). Many don't take their injuries seriously, often brushing them aside. But, the minor aches and pains people feel a few days after the accident can be early symptoms of something serious and should not be ignored.

A person might have a few of these common injuries after an accident:

**HEADACHES:** A headache several days following an accident might be the early signs of a potentially severe or even fatal health problem, such as a serious concussion or a blood clot in the brain. Don't ignore it.

**WHIPLASH:** Headaches accompanied by neck and shoulder pain could be

the result of whiplash. Whiplash occurs when your tendons, muscles, joints, and nerves of your neck and shoulders are stretched or worked beyond normal capabilities.

**ABDOMINAL PAIN:** Pain in the abdomen should be cause for alarm. It could be a sign of internal bleeding, which then results in dizziness, fainting, and severe changes in the skin, such as purpling tones or deep bruising. Watch for these other signs.

If you sustain severe injuries, you should immediately be taken into the ER to receive the emergency care you need. However, even if your injuries weren't bad enough for the ER, contact Impact Physical Medicine & Aquatic Center straight away. Receiving medical attention immediately following an accident is crucial, and taking steps to ensure your overall health should be a top priority.

Call or text our accident hotline at 651-764-8520.



## YOU'RE ENTITLED TO \$20,000 IN MEDICAL EXPENSE COVERAGE AFTER AN AUTO ACCIDENT



### ARE YOU SPENDING IT WISELY?

Though you may not know it, if you're a resident or nonresident with a vehicle registered, licensed, or garaged in Minnesota, then you have access to a big pool of financial resources after a car crash — to the tune of \$40,000!

According to the Minnesota Department of Commerce, the state's no-fault system requires drivers to maintain basic economic loss benefits and automobile liability coverage at all times, and that includes a minimum of \$40,000 of no-fault coverage. That means, assuming you've kept your car insurance up to date, you'll have

access to at least \$20,000 for medical expenses and \$20,000 for nonmedical expenses after an accident. It's built right into your policy, so be sure to use it if the worst happens!

### MAKE THE MOST OF YOUR MEDICAL COVERAGE

Putting a great medical team together is the best thing you can do for your life, your health, and your wallet. Because the funds are limited, be sure to spend them wisely. The most important thing is to do your research on the doctors and clinics you're interested in to make sure you'll be getting the quality care you need at an affordable price. If you have any questions about our processes or expertise, call us at 651-764-8520 — we're an open book!

If you use up that \$20,000 in medical coverage (any surgical procedure will do that!), your health insurance will kick in to pay the bills. Minnesota law requires that!

If you've recently been in an accident and need medical care but are worried about the cost, call our office today. We'll be happy to walk you through your options, answer any questions you might have, and schedule a screening and informational first appointment — free of charge! We have years of experience helping patients through this process, and we'll give you the time and attention you deserve!

## PATIENT TESTIMONIALS



"I have been so impressed with Impact! Everyone is warm and friendly and welcoming. My PT, Mark D., is the best! He knows exactly which exercise will be most effective, shows you how to do it, tells you why you are doing it, walks you through it, and makes sure you are doing it correctly, all with a smile. He's so encouraging. It surprised me how the exercises relieved my pain almost immediately."

**-Nadine E.**

"They've helped me get my life back. I've never been to such a great physical/occupational therapy clinic; they listen fully to your concerns

and answer everything they can and go out of their way to find answers for the things they don't know. I've never been made to do exercises that are uncomfortable or painful that have hurt me in the past.

"The front reception area staff are always incredibly nice as well and even happy to see me every week. I would recommend this place to anybody and everybody who needs physical or occupational therapy.

"I've had nothing but an all-around positive experience here."

**-Alyssa O.**

"I have had the opportunity to benefit from, in my opinion, the No. 1-rated physical therapy and aquatic center program in Minnesota. Exercise therapy with skeletal alignment and the pool aquatic therapy had relieved my 35 years of reoccurring chronic pain back spasms. Continuing on with the exercise program is key to maintaining my skeletal alignment and pool therapy exercises has helped drastically. Three years after I completed the program, I failed to do the exercise and pool therapy exercises. I had to enroll again in the program. I am looking forward to more treatment from the Impact Physical Therapy doctor and their highly trained staff."

**-Mason B.**