

# ACCIDENT/INJURY QUESTIONNAIRE

Name: (Last, First MI) \_\_\_\_\_

Today's Date: \_\_\_\_\_

## AUTOMOBILE ACCIDENT – ADDITIONAL INFORMATION

- Was anyone else in the vehicle with you? No Yes - (Number of people) \_\_\_\_\_
- Sitting Front seat: Driver Passenger Rear Seat: Behind Driver Middle Behind Passenger 2nd Row 3rd Row
- Name of Driver, if not self: \_\_\_\_\_ Name of Driver of other vehicle: \_\_\_\_\_
- Did airbags deploy? No Yes Did Police arrive? No Yes Using Seatbelt? No Yes
- Did you strike the windshield or object in car? No Yes - (Describe) \_\_\_\_\_
- Were you knocked unconscious? No Yes (How long?) \_\_\_\_\_
- Where was your vehicle impacted? Front Rear Passenger Side Driver's Side Other: \_\_\_\_\_

Was the other driver at fault for the injury? If Yes, enter their claim information below:

Your Auto Ins: \_\_\_\_\_ Policy #: \_\_\_\_\_ Claim #: \_\_\_\_\_ Phone #: \_\_\_\_\_  
Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Most patients carry a policy called "Med-Pay" on their policy to help cover medical expenses. We will verify if your insurance will also help (if you were not at fault, it should not affect your rates to do this). Please enter your insurance information below and include the claim # if you've already filed a Med-Pay claim.

Other's Auto Ins: \_\_\_\_\_ Policy #: \_\_\_\_\_ Claim #: \_\_\_\_\_ Phone #: \_\_\_\_\_  
Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

## GENERAL ACCIDENT/INJURY INFORMATION – (PLEASE USE THE REVERSE SIDE OF THIS PAGE IF ADDITIONAL SPACE IS NEEDED)

Date of Accident: \_\_\_\_/\_\_\_\_/\_\_\_\_ Time: \_\_\_\_:\_\_\_\_ AM / PM

Please describe the accident in as much detail as possible? \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

### Before the accident/injury:

- Have you ever had any complaints in the involved area before?  No  Yes
  - If yes - Were they present at the time of the accident/injury?  No  Yes
    - If yes - Summarize these complaints prior to the accident: \_\_\_\_\_
- Were you capable of performing all of your work activities without restriction?  No  Yes

### At the time of the accident/injury:

- Did you feel pain immediately after the accident?  No  Yes  Later that day  Next day  When? \_\_\_\_\_
- Were you taken anywhere after the accident?  No  Yes  Later that day  Next day  When? \_\_\_\_\_
  - If yes, How? \_\_\_\_\_ Where? \_\_\_\_\_
  - If yes, Did you receive treatment?  No  Yes - (Describe) \_\_\_\_\_

### Since the accident/injury:

- Are your symptoms:  Improving?  Getting Worse?  The Same?
- Are your work activities restricted as a result of this accident/injury?  No  Yes - (How?) \_\_\_\_\_
- Have you missed any work since this accident?  No  Yes - (Dates?) \_\_\_\_\_
- Have you retained an Attorney?  No  Yes - Name: \_\_\_\_\_ Phone: \_\_\_\_\_
  - Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

## **Personal Injury (Auto Accident) Patient Information**

At our office we have personally seen insurance companies act in ways that were less than honest. They convince a patient to sign forms or say things that settled their claims for significantly less than was reasonable. Often the patients were told they were signing something completely different or that they had to sign it to get anything covered. Don't sign ANYTHING that they send you unless you've shown it to us (or your attorney) first. We will be happy to tell you if it's something you need to sign or not. The insurance company has one main goal – to pay as little as possible. Below are some tips on how to handle your auto accident claim. On the next page, each tip is carefully explained.

### **TIPS:**

- 1) The insurance company often rushes patients. You have 2 years to settle most cases.
- 2) Insurance adjusters will ask you “How are you feeling?” Or “Are you doing ok?” - Do not verbally state you are ok, fine, etc. Just tell them you are receiving care and will keep them updated.
- 3) Check your personal auto insurance policy (if you haven't already) and see if you have “Med-Pay or uninsured motorist” coverage.
- 4) Keep track of any expenses that you had to pay for relating to your injury. (Massage, pain medicine, etc.).
- 5) Don't miss your scheduled adjustments!
- 6) Do NOT sign the insurance company's “release of medical information” form.
- 7) If needed, we may utilize your health insurance to make sure you are completely covered.
- 8) If the accident is significant, we suggest hiring an experienced attorney or patient advocate to represent you.
- 9) You will receive a physician’s lien/bill from most medical providers.
- 10) Finally – Don't let them get to you! They will use language and tactics to try to make you frustrated or angry.

# EXPLANATION

- 1) Insurance adjusters will tell you “If you don't do XYZ in the next week, your claim will be denied”. They attempt to get you to sign something quickly or agree to something verbally by telling you it's urgent. Please do not fall for it!
- 2) It's natural to want to respond - Do not verbally state “I'm OK.” Or “I feel fine.” They will use those answers attempt to discredit your claim. They will also attempt to get you to verbally agree over the phone to a settlement amount. Do not do that either.
- 3) Med-Pay, Uninsured Motorist, or PIP coverage is additional coverage that will help your claim. This coverage is separate and unique and using it should not increase your automobile insurance rates if the accident was not your fault. In the state of Oklahoma, if the med-pay insurance pays your bill AND the third party insurance pays your bill, we do not keep the additional money – you do.
- 4) Extra things like massage or pain medication that were used to help you recover from the injuries in the accident can sometimes be covered. These can often times be reimbursed to you when your claim settles. Keep receipts to turn in.
- 5) The insurance company will look at your treatment schedule and missed adjustments. They will try to use it to show “They must have not been as injured as they stated or they would have taken their care seriously”.
- 6) We have seen them use the release of medical information form to go and ask for medical notes that have nothing to do with your accident to attempt to show you were somehow “already injured” in some way and deny the claim. They will tell you it is mandatory – it is not! We already have a release of information on file and can use it to send them the automobile accident information.
- 7) The insurance company will often base your covered medical expenses on the amount of damage done to your vehicle during the accident. Our office will always take care of you regardless of how much damage was done to your vehicle. If the insurance company is likely to deny some of the adjustments, we may bill your medical insurance in advance so that you don't have a surprise bill. If they end up covering the full claim, your health insurance company would be refunded their money and you would be refunded any co-pays you paid to our office.
- 8) Attorneys know all of the insurance company's tricks and tactics and will greatly increase your odds of having a successful claim. We have worked with dozens of attorneys and know which ones are excellent. If you are uneasy about working directly with an attorney, we have also utilized a “patient advocate company” that will help be your middle person between you and the attorney. They will help answer questions or concerns about the attorney as well as make sure they are performing as they are supposed to.
- 9) A Physician's lien is designed to protect a hospital or doctor and help ensure that the care they provided gets paid for. For automobile accidents, many doctors are working without being paid by the patient directly and do not get paid anything until the claim has settled. This could take months or (in the most severe cases) years to finally get their bill paid. The physician's lien helps cover them by putting a lien against the settlement. You will receive a certified mail copy of the lien from our office (and other offices if you received care for the accident somewhere else).
- 10) Go into it knowing they they will likely be very nice at first, but often use emotional language as a strategy to get you to make a rash decision out of frustration or anger. (i.e. Fine! I'll sign the stupid form if you'll just leave me alone) They may also call your motives into question “Mr. Smith, it's obvious that you are attempting to just make money on this claim.” to get you to backpedal and sign a settlement because you are honest and hate having your integrity questioned.