

# Why Choose Chiropractic Care?

*It Might Be More Serious Than You Think. Many people injured in collisions believe that they will feel better in a couple of days or weeks, as long as they reduce their activities, take over the counter medication and rest.*

According to current research studies, however, musculoskeletal injuries can result in permanent problems. A 1989 study found that 62% of patients who had sustained whiplash-type injuries had significant residual symptoms 10 to 15 years after the automobile collision.<sup>1</sup>

A 1990 study found that more than one out of four individuals complained of “intrusive symptoms,” and another 12% indicated that neck pain and headaches were more severe many years after the initial injury.<sup>2</sup>

A report published in 1993 found 55% of patients are symptomatic approximately eight years after rear-end collisions.<sup>3</sup>

A study published in 1996 followed patients who were in motor vehicle collisions 15 years earlier. 70% of the patients still had symptoms 15 years later.<sup>4</sup>

## You Want the Preferred Treatment for your Injury

Research studies have dramatically shown that chiropractic treatment may be the preferred approach for the management of soft tissue and musculoskeletal injuries.

In 1990, the British Medical Journal reported the results of a ten-year study comparing chiropractic with outpatient hospital care for patients with acute and chronic low back pain. The researchers found a significant, reliable, and measurable advantage for chiropractic care over hospital outpatient management of back pain.<sup>5</sup>

*“Most people do not know that current medical research shows that musculoskeletal injuries can result in permanent problems.”*

The 1993 Manga Report from the University of Ottawa found chiropractic management of back pain to be superior to medical care in terms of effectiveness, cost, safety, and patient satisfaction.<sup>6</sup>

In 1994, the U.S. Government released guidelines for the management of acute low back pain. Spinal manipulation was recommended as scientifically effective and safe.<sup>7</sup>

## Chiropractic is the Natural Choice

Chiropractic treatment offers a natural and conservative method of health care. Chiropractors focus on the relationship between the impaired movement of one or more spine vertebrae and the effect on the nervous system and surrounding soft tissue. For auto injury victims, chiropractic treatment may include spinal adjustments, exercise, heat and ice treatment, manual spinal traction, posture training, massage, dietary advice, and trigger point therapy.

In the state of Washington, a chiropractor is a licensed health care provider whose practice is governed by law and administrative regulations.

## Auto Insurance Rights

### Personal Injury Protection

In Washington, Personal Injury Protection (PIP) insurance pays for 100% of your treatment bills if you are injured in an automobile collision. PIP is no-fault coverage that pays all “reasonable and necessary” health care costs, including chiropractic. No co-payments or deductibles are involved. A standard PIP policy will cover your treatment for 3 years from the date of the accident from \$10,000.00 to \$35,000.00, depending on your coverage level. By law, your insurance company cannot raise your premium rates—nor can they cancel your coverage—simply because you file a PIP claim, unless you are at fault.

## Private Health Care Coverage

If there is no PIP coverage available or if your injury was not motor vehicle related, your chiropractic bills may also be covered under your own private health care plan. However, the bills may be subject to deductibles, co-payments, or limitations on the number of treatments allowed by your insurance policy in a given year. It is always a good idea to check your coverage.

## At-Fault Party’s Liability Coverage

Whether or not PIP or private health care coverage is available, if your injury was the fault of another person, his/her liability insurance will ultimately be responsible for paying your treatment costs. However, a liability insurer is not

required to pay your treatment bills as they accrue, but only when you are ready to settle and conclude the entire claim. In this case, your chiropractor may ask you to sign a guarantee of payment and/or make payment arrangements until your case settles. To reassure both yourself and your health care providers that the liability insurer will cover your treatment costs, it is particularly important to consult an attorney.

*“PIP is no-fault coverage that pays all “reasonable and necessary” health care costs, including chiropractic. No co-payments or deductibles are involved.”*

# Compassionate Counsel, Tough Advocacy

*Find Yourself the Best Attorney Possible.* Any person injured as a result of someone else's negligence should consult an experienced personal injury attorney. The law firm of Adler•Giersch PS has received the highest rating (AV) for its preeminent legal ability, expertise, integrity, and overall professional excellence as determined by their attorney-peers in a confidential survey by the prestigious national attorney directory service, Martindale Hubbell.

Look for an attorney who thoroughly understands chiropractic care and its effectiveness in treating musculoskeletal trauma. It is also important that you work with an attorney who can handle insurance companies that ignore or refuse to pay your treatment bills. Simply stated, an attorney should answer your questions and provide direction.

## Benefits of Working with an Experienced Attorney

### 1. Reduce Stress

Focus your energy on getting well again. Your attorney will handle the investigation, gather evidence, communicate with insurance adjusters and your health care providers.

### 2. Negotiate with Confidence

An individual without legal counsel has little, if any, negotiating power with insurance companies.

### 3. Receive Fair Compensation

Individuals without legal counsel receive less compensation than they should. Your attorney will ensure that you receive reasonable and fair compensation.

### 4. Protect Against Insurance Medical Exam

When your own insurance company insists on a medical examination by a doctor it selects, they refer to the process as an "Independent Medical Exam." However, this is not a truly independent exam since the insurer selects and pays for the doctor's opinions. An attorney can ensure that the examination is comprehensive, fair, and thorough.

### 5. Pay Only a Contingency Fee

If no money is collected for your claim, you will pay no attorney fee.

### 6. Come in or Call for a Free Consultation

A phone or office consultation with an attorney in our office is free. This gives you the opportunity to ask about your insurance coverage, your rights, and your options. If you don't need an attorney to settle your claim, we'll tell you so. We work hard to erase the "attorney stereotype." We believe in a working relationship with clients founded on integrity, respect, and an understanding of individual needs and circumstances.

*Purpose.* Adler•Giersch PS strives to provide the highest quality legal representation and legendary service to victims of personal injury through advocacy, accessibility and knowledge.

If you need advice or would like some questions answered, we'll be glad to help. Simply give us a call.

### Seattle

333 Taylor Avenue North  
Seattle, WA 98109  
206.682.0300

### Bellevue

14710 SE 36th Street  
Bellevue, WA 98006  
425.643.0700

### Everett

4204 Colby Avenue  
Everett, WA 98203  
425.338.7700

### Kent

1111 West Meeker Street  
Kent, WA 98032  
253.854.4500

[www.adlergiersch.com](http://www.adlergiersch.com)

## Chiropractic Treatment and Your Personal Injury



Research studies have dramatically shown that chiropractic treatment may be the preferred approach for the management of soft tissue and musculoskeletal injuries.

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