

SPECIAL REPORT

“What you should absolutely know if you have been involved in a Car Accident”

From: Dr. Steve Racine DC, BQAO

“8 mph Automobile Accident Kills Person!”

That was the title of a recent newspaper article. Yes, low speed automobile accidents can & do kill people. Rarely happens – but it does. Now - If low impact or low speed accidents, can kill people... then it is more than reasonable that low speed accidents can also **injure** people... even when there is little to no vehicle damage! What the newspaper article also mentioned – was that (this) person had been in a 25 mph car accident 2 weeks before... felt just fine... never went to the hospital... never went to a doctor... but there was ‘**damage**’ to the neck from the 25 mph accident, and it just took a tiny little 8 mph ‘**bump**’ to be fatal for this person!

Each year, **1.99 million** Americans are injured in low speed whiplash accidents. About **10%** of all whiplash victims become permanently **disabled**.

One of the stressful aspects of living in today’s world - is dealing with the problems that arise from a motor vehicle accident!

Were you aware that some auto accident injuries or problems are "**hidden**" and sometimes go undetected for months or even years?

* A very typical scenario is: someone gets into a car accident. Confused and sometimes embarrassed – they want to get things done & over with quickly, so they can go home. Many folks "feel Ok" and do not go to the hospital or get checked by a chiropractor, or other doctor. Sometimes, the pain, aches, stiffness, tenderness, soreness, etc... kind of go away after a few days. Sometimes – you actually feel NO symptoms... until weeks or months later! And by then, you either assume one of two things:

1) "It can't possibly be related to the car accident I had a few months back... I barely felt anything!" or...

2) you assume that you can't really do anything about it – and it is too late. Well – in the state of **Florida**... you have 2-3 years from the date of the accident... to get medical or chiropractic help from possibly related car accident injuries. Your car insurance typically pays 80% or sometimes, 100%, of your chiropractic or medical bills.

One of the ***absolutely most important things you can do***, following a motor vehicle accident – is to get thoroughly checked out by a car accident & injury **expert** like Dr. Racine DC, BQAO! Sometimes – 'damage' goes un-noticed for a while and symptom-free... but it does **not** mean that everything is OK. A trained expert in such injuries – can help determine if there are problems – and if there are problems... to help you recover from these injuries. And if there is **no** damage... then you now have 'peace of mind' that the car accident did not cause damage to your spine, or the muscles, tendons, ligaments, discs, fascia, etc.

Because many folks do not know what to do following an accident, many people suffer needlessly and do not receive the proper chiropractic care the needed. Many of accident victims settle their case with the insurance companies before

getting evaluated from a doctor trained in soft tissue injuries, like Dr. Racine.

This could be a big mistake!

Why? Because once you “settle” your case with your insurance adjuster, you can lose the right for appropriate chiropractic or medical care – even if you need it. Even more reason to seek the help of a trained physician that can not only help you with your physical problems... but also can guide you in knowing some of your rights.

A **good rule of thumb** is to get educated in your rights, and then make an educated decision. (Make sure to read & print out the list of suggestions at the bottom of this Special Report!). There is **no** reason to rush to sign insurance papers or “settle” anything before getting the opinion of a doctor; it can only hurt you in the long-run! We at the Racine Chiropractic & Wellness Center – see the disastrous affects of car accident injuries every day in our clinic. Some are new accidents... but unfortunately – many of the time; it is from old, untreated injuries that make it much harder to treat and to correct. And the worst part – is that all or most of the treatments and bills... could have been paid by your insurance company. That’s why you pay your premiums! That’s why you carry insurance coverage – so you can get sound chiropractic and/or medical care... if you are involved in a car accident!

It is our position that if you were indeed injured, you should get the care you need to get you back to a **pain-free life** and your body to function like it did before the accident. Many times... one of the **‘positive side effects’** of seeking treatments from well trained experts like Dr. Racine who utilizes all-natural forms of treatments – is that many times, you will actually feel better **after** your care plan for your injuries is complete, then you did before the accident! Not a bad thing at all.

Now, it is not the responsibility of the insurance company to pay for anything more than that. They are not responsible for pre-existing injuries; only the injuries sustained from the accident. They are not responsible for treatments of wellness or general health matters. They are responsible to pay for treatments – related to your car accident and injuries. But as stated above – a nice ‘side effect’ of Dr. Racine’s treatments is that many, many “other” ailments you have... can be helped by Advanced Chiropractic care as a side benefit of treatments.

Even if you are just sore, or in minor pain, you should get checked out immediately.... Do not think that “this will all just go away on it’s own!”. You should not **gamble** with your health – but that’s exactly what you could be doing if you do not get checked out by an experienced doctor who deals with these sorts of injuries.

Remember, nothing is more important than your health, esp. when you start to **lose it**.

Unfortunately – most MD’s and hospitals are **not trained** in proper recovery of damaged soft tissue and “whiplash” injuries!

The sad reality – is that unless you have a fracture... or cuts and lacerations... or concussions... or something of this nature – you may have an X-ray taken of your neck... and you will probably be sent home with the typical “sprain/strain” diagnosis of the neck or spine... given a prescription for anti-inflammatories or pain killers... maybe given a neck brace to wear for weeks... and that’s about it. Well – although that may help you **short term**... and to relieve symptoms, it does absolutely nothing to help you **recover** from the injuries and/or damage... it could actually make the situation **worse** by making you think the pain is gone... “the problem must be gone...” -- when in reality, your problems may be just beginning!

When you ask most MD's – they do not like to deal with soft tissue or whiplash injuries. This is not something they were trained for. They do not like dealing with these injuries for the most... and drugs and meds do nothing... nothing to get your problem corrected and your body & structures in functioning properly again.

Dr. Racine however – knows what to look for in such injuries or whiplash accidents. But more importantly – Dr. Racine knows what it takes to get you better and back to normal. And because of Dr. Racine's Advanced Chiropractic methods... there's never any popping or cracking! Everything is always safe, gentle, and extremely effective. Our clinic uses the latest advances in natural medicine, with hi-tech equipment and the latest research advancements.

Here's where another problem begins... Most people who suffer from an auto accident have one (1) thing on their mind: **Their Automobile!**

Common questions include:

"Who is going to fix my car?"

"What will I drive in the mean time?"

"Will my insurance rates go up?"

"Who is going to pay for it?"

And the last thing on their mind is:

"Am I Really O.K.?"

Yeesh! Not only are auto accidents an inconvenience and a hassle, a common general complaint of auto accident victims is that they don't feel their normal self. But think about this fact: you can always replace your car... but you can **never** replace your spine or your neck!!

Although getting your car fixed is important... it should never be a priority over your own health!

You may also be experiencing obvious pains and symptoms like muscle stiffness or spasm, soreness, tenderness, neck pain, headaches, numbness and tingling, neck pain, back pain, arm or shoulder pain, difficulty sleeping, irritability, memory loss, fatigue, difficulty concentrating, digestive problems or changes in your bowels - and many other difficulties or worse than that... you may be injured and feel no symptoms at all.

Even more reasons – to get checked out by a trained expert that deals in car accident injuries and whiplash.

Much research and clinical studies show & prove that **proper chiropractic care is far superior** then conventional medical treatments for car accident injuries. Proper chiropractic care is also shown to be superior at helping your recover permanently... then physical therapy alone... then massage alone... etc. This is **not** to say that – physical therapy, or massage therapy is not beneficial in such injuries... but that clinical research studies prove proper chiropractic care has the **#1** method of treatment for the most benefit and recovery. Basically – trained experts like Dr. Racine give you “more bang for your buck” when it comes to recovering from accident injuries and whiplash trauma.

- Did you know that auto accidents can cause post traumatic **osteoarthritis** to your neck and spine?
- Osteoarthritis can ruin your posture (giving you a slumped or hump back appearance).
- Osteoarthritis can cause the discs in your spine to degenerate and create scar tissue formation leading to chronic stiffness and the inability to move properly.
- When this happens, simple tasks like turning your neck become painful and almost impossible.

As a matter of fact...

Most doctors are not trained in the detection of these hidden injuries...

How are these hidden or 'soft tissue' injuries detected? If you have been in an auto accident, you need a doctor that is **trained** in the biomechanics of the human body; someone who treats these injuries every day. Who better knows the spine, muscles, tendons, ligaments, discs, etc – then a trained chiropractic physician?! A Chiropractic Physician trained in auto injuries and recovery – are your best option! And if you live in the **Greater Orlando** area: **Dr. Racine DC, BQAO is your #1 choice.**

MD's are trained in prescribing drugs or performing surgeries. So – unless your accident pain is mysteriously caused by a lack of pain killers... then they are not your best option.

Trained Chiropractic Physicians can perform orthopedic and neurological tests as well as other functional tests that can assess soft tissue damage, muscle strength, range of motion, and joint and nerve function. They can assess your spine and neck – and see what function there is now and what function is lost, caused by the accident.

In addition, x-rays can be taken to find out if there has been any structural damage.

When dealing with Whiplash accidents – there are certain X-rays that are the "gold standard". Unfortunately – many hospitals and doctors... never perform these valuable X-rays like Flexion/Extension film studies... and never figure out the true amount of damage that was done! Sad – but true.

We at the Racine Chiropractic & Wellness Center – thoroughly evaluate car accident injuries, and if needed, we make any appropriate referrals to other health care providers **if needed**; including orthopedic doctors, neurologists, physical therapists, acupuncturists, massage therapists, and MRI centers.

Our primary responsibility is : getting YOU better and back to normal first of all... properly

documenting your case & injuries so your insurance companies pay what is necessary... and also properly documenting your case & injuries for your attorney (if you have one).

There are too many people who are injured who aren't getting the necessary & advanced chiropractic care they need.

If you were injured in a car accident - call us!

407.677.8881 *We can help you!*

We are staffed with the friendliest people you could ever meet who are all trained in handling the (sometimes confusing) paperwork that needs to be filled out to make sure that...

Your rights are protected and your injuries are properly documented!

If you have been in an auto accident recently, there are some important decisions you have to make and if I were you, I'd make these decisions very carefully. Unfortunately, the reality is that... car insurance companies many times do **not** want you to "know all the facts" and want to rush you to sign off on paperwork and liability. Why? Because:

- 1) The less money they pay out for your injuries, the more money that stays in their pockets. Insurance companies are in the business... to be "in business" and to make huge profits!
- 2) Once you sign paperwork releasing them from liability... that means that when your injuries do finally get worse or the pain becomes unbearable... you will have to pay out-of-pocket or with your private medical insurance.

Q & A

Q: Should I see an attorney before I see the doctor?

A: It is important to get checked out by the **doctor first**, that way the findings from your exam will allow you the information you need in order to decide if an attorney is necessary. If necessary, we can provide you with a list of reputable and qualified attorneys. Like any profession – there are good attorneys, and there are bad ones. Although who you select as an attorney, makes no difference to us... since we deal with attorneys all the time... we start eventually knowing who is good, and who is not 'reputable'. If you choose to seek our advice/opinion in regards to selecting an attorney... we will be glad to help you. In some instances – you may never even need the help of a lawyer. Hence the reason why, you ought to get thoroughly evaluated by Dr. Racine first.

Q: What if my car sustained only minor damage?

A: Documented studies done by Charles Carroll, M.D., Paul McAtee, M.D. and Lee Riley, M.D. revealed that:
"The amount of damage to the automobile bears little relation to the force applied to the cervical spine (neck) of the occupants."
In other words, the damage to the passengers is **not** necessarily directly related to the damage to the vehicle. You will need to be evaluated for injuries.

Documented auto accident & injuries by the **Spine Research Institute of San Diego** (the world leading experts in Whiplash and car accident injuries) – show that certain low impact crashes can have **as much** detrimental affect on your body, spine, and health... as some crashes with a lot of vehicle damage.

Did you know that – **bumpers** (in the U.S.) are set to the 10-12 mph standard? This means that the bumper is made

to 'deploy' and take on a force... only past that mph #. For example – say a Ford Taurus that weighs 2,500 lbs, hits you from behind at 9 mph. That means that 2,500 lbs of force goes directly through the frame of your car... and ultimately up your back & spine! That's a lot of force!

The point is: vehicle damage or speed of crash is **not** the only valid indicator of whether or not you may have injured yourself... or whether or not you ought to seek the help of a trained physician.

Our opinion is: if you were involved in ANY vehicle accident... get checked and find out if there is injury or not.

Q: If I need treatment for this injury, do I have to pay for it myself?

A: No, depending on your insurance policy... most people pay only 20% of their bill or sometimes nothing at all. Some car insurance policies have what is called "Med Pay." This means that your medical bills will be paid at 100% up to a certain limit.

My office manager can assist you in obtaining this information.

- Using your "Med Pay" should NOT raise your premiums.
- Do not let 'finances' stop you from seeking Advanced Chiropractic care at our office! The office manager can cover all this with you in person.
- **Florida is a NO FAULT STATE:** this means that 'medical or chiropractic care' is paid by YOUR own insurance company... no matter who is at fault!
- If (you) have car insurance coverage – then you have insurance coverage for your injuries & treatments.

Q: The insurance company has been calling me and wants to settle, what should I do?

A: Do not sign or settle until you have had us evaluate your injury for you. If you settle before your injury is fully

resolved, you could be **completely on your own** and will have to pay out of pocket for your care.

If an insurance adjuster calls you to find out how your injuries are recovering, or how your pain is doing – you are better off telling them to contact your doctor for those answers. The sad reality is – sometimes, some not-so-reputable tactics are used by insurance reps to twist your response or answers around... and to 'cut off your medical benefits'. Remember – Insurance companies are in the business to make money, and keep their profits. The less money they have to put into (your) case, the better for them.

My office manager can help you with some of these questions, as can a good attorney.

Q: I've been to the hospital and an MD, do I really need to see another doctor or a chiropractor?

A: You need a doctor that focuses in the treatment and diagnosis of auto accident injuries, esp. if you still have pain or problems that are not going away! Usually hospitals will check vital signs, 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 and sometimes permanent damage to your spine, neck, or soft tissue! If you are still having problems, you should absolutely come in to our office for a second opinion. Chiropractors deal with musculoskeletal problems. And Dr. Racine has a chiropractic specialty and lots of training in car accident injuries – that can help you recover better than many, many other options out there! Dr. Racine has helped so many victims of car injuries – he more than likely can help you!

If your M.D. has given you pills, you must understand that pills do **not** correct structural or soft tissue damage. There are special treatments designed for that, and we offer these specific treatments at our office.

Q: Is Dr. Racine's treatments safe & do they hurt?

A: Yes, they are extremely safe. No, Dr. Racine uses Advanced Chiropractic methods that never cracks or pops your neck or spine... and it is all painless!! When compared to the side effects from medications and complications from surgery – **Dr. Racine's treatments are the obvious choice that will get you long term and happy results.**

According to the ***Journal of Orthopedic Medicine***, Chiropractic care is the best at restoring proper spinal biomechanics and relieving symptoms of pain after an automobile accident. More importantly you will have less chance of residual problems later in life.

Some of the common ailments or problems associated with car accidents or Whiplash...

- Migraines
- Headaches
- Neck pain
- Less motion
- Back pain
- Shoulder/arm pain
- Numbness/Tingling
- Low back pain
- Hip or leg pain
- Insomnia
- TMJ pain
- Digestive problems
- Bowel changes
- Irritability
- Anxiety & nervousness
- Restlessness
- Chronic pain
- Just to name a few...

All these are common problems from car accident injuries... and ALL of these problems have been helped before by Dr. Racine DC, BQAO
We have many, many testimonials from patients who found help at our clinic, following car accident injuries.

Motor Vehicle Accidents are a leading cause of accidental death and injury in

the nation. If you, or someone you know, have been injured in an auto accident, here are the steps & helpful suggestions you should follow:

1. **Stop your car and Turn off your engine** to minimize the risk of fire.
2. **Get out of your vehicle.** Although you must remain on the accident scene, remove yourself from further danger by getting out of your vehicle and out of traffic. If possible, collect information about the accident at the scene, or as soon after as is practical.
3. **Call Police or 911** for medical assistance. *(If there are no life threatening injuries or emergency needs, 911 dispatchers prefer you call the police directly to leave the 911 lines open for more serious events, use your discretion).*
Even if there are no injuries, assistance may be necessary to clear the accident scene, handle traffic, and file an accident report. Tell the police if any party is injured or has left the scene of the accident. If the police **fail to arrive** at the scene, go to the local police department to file the appropriate information. If the other vehicle left the scene of the accident, it is very important to give the police whatever information you were able to obtain (license plate number, description of vehicle and driver).
4. **Exchange Information** no matter who is at fault. Exchange names, addresses and insurance information, and help the injured at the scene of an accident. Include time and place of accident, weather and road conditions, and other circumstances of the accident. Of those involved, including other drivers, passengers, witnesses, get their driver's license number, insurance company and policy number, vehicle make and model, and license plate number of other involved vehicles. Also obtain the name, department and badge numbers of responding police officers and a copy of the police report. If it is safe to do so, **move** vehicles off busy roads and set up flares.

5. **Don't sign anything** except a ticket, citation or report issued by **police**. Never sign anything else at the accident scene. Signing some documents jeopardizes your rights!
6. **Obtain Chiropractic or medical attention** as soon as possible. Shock and trauma can mask serious injuries. Following first-aid treatment you may receive at the scene, follow up with your doctor of chiropractic for a complete examination, even if you "feel" fine. EMS and ER technicians do not diagnose the vertebral subluxation complex, nor recognize soft tissue injuries as life threatening. Remember that accidents with little or no damage can sometimes be more hazardous than accidents with damage!
7. **Call your insurance company** and give them all the information you have collected. If you were injured or if your car was damaged, your insurance company needs to be notified "promptly" in order to conduct their investigation into the claim and coverage. The insurance company, if there is late or no notice, may deny your claim. For this reason, it is wise to follow up with a written notice.
8. **Don't discuss the accident.** Except for giving necessary details to police, medical personnel, your insurance company, or your attorney, don't discuss the accident...**especially with insurance companies or lawyers representing others.** Refer inquiries to your insurance company, your doctor, or your attorney.
In talking to your Insurance Company – discuss the accident... but refrain from discussing your 'medical status' or pain or injuries – at that time. You may tell them that: you will seek an evaluation from a doctor, and the insurance company will receive the appropriate reports from the doctor.
(remember – some not so reputable insurance adjusters may try to talk you out of seeking medical or chiropractic evaluations. This is **not** their call!)
9. **File a report** with the police, if not already done. You can obtain an accident report from the police department later for your doctor or attorney. Sometimes – the police may never come to the scene of an accident. If that is the case... follow the suggestions

above... get all the necessary information from other parties... and go to the police department and file a report yourself. This can "help" your case get paid appropriately by your insurance company.

(You should print this out – and keep it in your glove box in case you ever need it! You should also keep our phone number handy, in case you ever need it. 407.677.8881)