

PERSONAL INJURY CASE - A TIMELINE

PRESENTED BY



GOLDEN RULE: Every personal injury case takes a great deal of time to resolve, even the minor ones. Below is a general explanation of key phases.

PART 1: MEDICAL TREATMENT (VARIES WIDELY)

The insurance company or defendant does not pay anything for your personal injuries, medical care or lost wages, until you are done with your treatment and the full extent of your loss is known.



Expect your recovery to be a long process. Depending on the injury you sustained, it will be weeks, months or much longer before you heal and feel like yourself.



We have to wait until the doctor says you are okay, or you tell us that you feel okay.



You may have to undergo various tests and treatments before doctors find out what works, and even identify all of your injuries from the accident.



If you have a permanent injury, we have to get a medical opinion as to the extent of the injury and determine how it will impact you over your lifetime. Experts need to be consulted.

“I AM STILL GETTING MEDICAL AND OTHER BILLS; WHO PAYS?”

While you are waiting for your case to settle, **do not ignore your medical bills!**

Even though you will not be paid by the responsible person’s insurance company for a while, your bills do not stop coming or get put on hold. Doctors and other providers want to be paid.

If you have applicable health insurance or other insurance to pay for your treatment, we can help you work with your insurance company to get your bills paid.

If you do not have insurance:

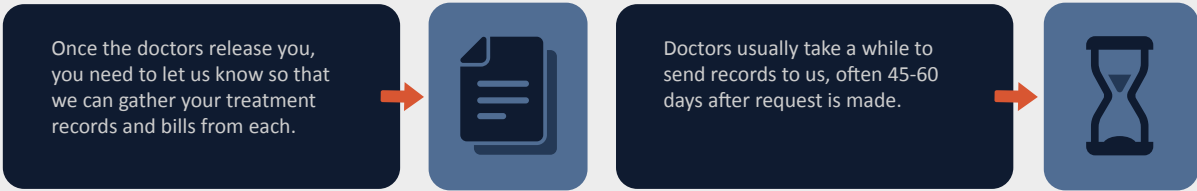
LIEN

If you get a letter or notice from your health or other insurance advising you that it wants to be paid back when you recover from the responsible party, let us know immediately so we can intervene. This claim is called a **lien**.

ATTORNEY’S MEDICAL LIEN

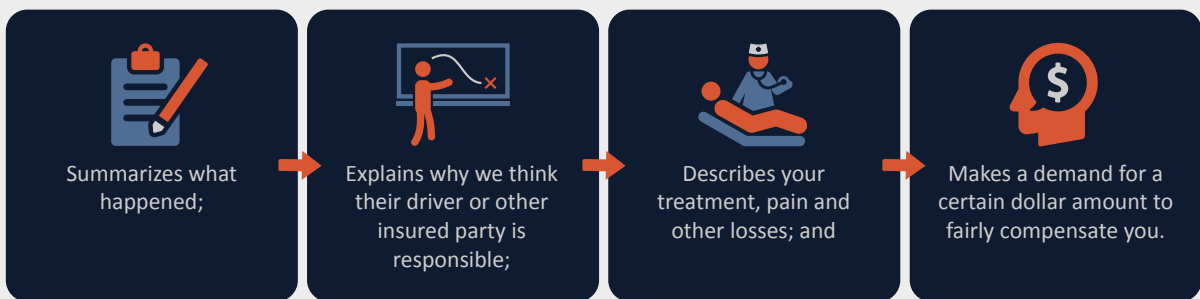
If you do not have insurance, we will work with your medical provider to create a “treat now, pay later” arrangement called an **attorney’s medical lien**. We are often able to negotiate down the amount your providers are paid in order to help you keep more of your settlement.

PART 2: GATHERING MEDICAL RECORDS & BILLS ONCE YOU RECOVER (45-60 DAYS)



PART 3: MAKING YOUR CLAIM (UP TO 60-120 DAYS)

Once we have obtained your medical records and bills, and do a thorough review, we prepare a demand package for the insurance company, which:



After we discuss this demand with you and obtain your input, we send it to the insurance company. Insurance companies usually take **45 to 60 days** to evaluate your claim and respond.

PART 4: NEGOTIATING YOUR CLAIM, ATTEMPTS TO RESOLVE WITHOUT A LAWSUIT (60 DAYS)

The insurance companies usually are not fair. This creates additional frustration and delay. Stand strong; we're here to represent your interests.



PART 5: LAWSUIT (6 MONTHS TO A YEAR OR MORE)

Note, that even after a lawsuit has been filed, we will continue to negotiate with the insurance company. A settlement can be reached at any time before we go to court.

The Bottom Line: you are usually looking at 1-2 years, depending on:



How bad your injuries are;



How long it takes you to get the medical care you need and complete your recovery;



How quickly doctors respond to our requests for records;



How difficult the insurance company is; and



Whether we have to file a lawsuit!

The good news is that **we are with you every step of the way**. Throughout this process, you only need to focus on recovering from your injuries and getting your life back on track to where it was before the accident. We'll take care of the red-tape and deal directly with the insurance company on your behalf. We will keep you informed, and when you need to make a decision, we will clearly explain your rights and options to help you make the best possible choice for your needs.

If you've been injured due to someone else's negligence, get an experienced personal injury lawyer to get this process moving as soon as possible. Contact us to schedule your free, confidential consultation. We're on your side.



LAW OFFICES OF
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CALL TO SCHEDULE A FREE CASE CONSULTATION

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