## **SPECIAL REPORT**

# "What You Should Know If You Have Been Involved In A Car Accident"

### Free Accident Examination



From: Great Lakes Accident and Injury Center Brown Deer, WI

Dear Neighbor,

Do you know that one of the most stressful aspects of living in modern life is dealing with the problems that arise after an auto accident?

Are you also aware that some auto accident injuries are hidden and seldom detected for months or even years?

As a result, a lot of accident victims settle their cases with the insurance companies before getting evaluated from a Doctor trained in soft tissue injuries.

#### This Could Be A Big Mistake!

Why? Because once you settle your case, you lose the right for care if you need it. A good rule of thumb is to get educated in your rights, then make a decision. There is no reason to rush; it can only hurt you.

And Absolutely don't sign anything with the insurance company or allow them to take a recorded statement from you. Insurance companies are notorious for taking what you say and using it against you later.

So, it is our position that if you were indeed injured, you should get the care you need to return to the way you felt and functioned just before the accident.

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 those sus-tained from the accident.

Even if you are just sore, you should get checked out immediately. You may experience pain, numbness, headaches, muscle stiffness, fatigue, and other problems, including arthritis, many months down the road.

Remember, **nothing is more important** than your health when you start to lose it! Really your health is your number one concern. Of course you need to get your car fixed, but your body is equally or more important. And You don't need a lawyer right away. Most things that a lawyer does are at the middle or end of your healing

period, which could take weeks or even months. Get your injuries checked out first and get on your way to healing, then do the legal stuff.

Okay, so here's where the problem begins. Most people who suffer from an auto accident have one thing on their minds: Their Automobile!

Who is going to fix my car?"

"What will I drive in the meantime?"

"Will my insurance rates go up?"

"Who is going to pay for it?"

The last thing on their mind is:

#### "Am I Really OK?"

Not only are auto accidents an inconvenience and hassle, a common general complaint of auto accident victims is that they don't feel their normal self.

You may also be experiencing obvious pains and symptoms like muscle stiffness or spasm, neck pain, headaches, numbness, tingling, back pain, difficulty sleeping, irritability, memory loss, fatigue, and poor concentration. Or, worse than that, you may be injured and feel nothing at all.

Either way, do you know that auto accidents can cause post-traumatic osteoarthritis? Osteoarthritis can cause the discs in your spine to degenerate and create scar tissue, leading to chronic stiffness and the inability to move properly.



When this happens, simple tasks like turning your head 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 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.

That means that he or she 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.

In addition, X-rays can be taken to evaluate for possible structural damage.

My Name is Dr. Richard Ranicke, and my office has been treating auto accident patients for over twenty years now.

We evaluate auto accident victims and 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 Giving You The Care YOU Need And Submitting The Required Medical Reports To The Insurance Company So That Your Rights Are Protected.

Unfortunately, there are people who seek treatment who are not injured, solely for the sake of financial gain. If you are one of those people, please do not call our office. There are also people who are injured who aren't getting the care they need. If you are injured, don't hesitate to call us. We can help you a lot; you will not be treated for months on end. We want you well and our of our office as soon as possible!

We are staffed with the friendliest people you will ever meet, who are all trained in handling the confusing paperwork that needs to be filled out to make sure that your rights are protected and your injuries are properly documented.

Our office is located on the southwest corner of Brown Deer Road and 60th Street in the Greenbrook Professional Building in Brown Deer.

If you work late, you can come in up until 7 p.m.

We have treated literally hundreds of auto accident victims just like you. If we cannot help you, we will refer you to a Doctor or facility that can.

If you have been in an auto accident recently, there are some important de-cisions you have to make, and if I were you, I'd make those decisions very care-fully.

Some common questions and answers follow. These will help inform you about what to expect and what to do.

## Q: <u>If I Need Treatment For This Injury, Do I Have To Pay For It Myself?</u>

A: No, only in very rare circumstances does the patient pay for their care as they go. Our office provides care "on credit" when patients are represented by an attorney.

Most 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 staff can assist you in obtaining this information. <u>Using your med-pay will not raise your premium.</u>

## 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 will be **completely on your own** and will have to pay out of pocket for your care. And remember, don't give any recorded statements to the insurance company or without a lawyer pre-sent.

#### Q: <u>I've Been To The Hospital And My Medical Doctor. Do I</u> Really Need To See Dr. Ranicke?

A: You need a doctor that focuses in the treatment and diagnosis of auto accident injuries. Usually hospitals will check vital signs and release the patient with pain relief medication. They normally do not treat the underlying improper biomechanics that can and often do lead to future pain. If you are still having problems, you should get a second opinion.

If your M.D. has prescribed pills, you must understand that pills do not cor-rect structural or soft tissue damage. There are special types of therapy designed for just that, and we provide them at our Brown Deer office.

#### **Q:** Does Your Care Hurt?

A: Absolutely not. The care is gentle and quite soothing. Most patients can hardly wait to get their care, and leave feeling much more relaxed.

#### Q: Is The Care Safe?

A: Yes, extremely. Particularly when compared to the side effects of medication.

#### Q: <u>If I Don't Have Medical Coverage On My Policy, Can I Still</u> <u>Get Care?</u>

A: Yes. If you were the victim, then the other side is liable and will pay your medical bills. Our office handles the paperwork, and you are not billed. Did you

also know that if you are the passenger in a vehicle involved in an automobile accident, you are covered in most cases, no matter what. The only time you would not be covered is if both cars in the accident are not insured, but this is rare.

# Q: Suppose The Person Who Hit Me Is Uninsured, Can I Still Get Care?

A: Yes. The uninsured motorist portion of your policy will pay for care. In Wisconsin, the insured driver of the car you were in will carry insurance to cover you in case the other driver was uninsured.

In closing, auto accidents are one of those tragic things that haunt us all. The evil grips of pain seem to never leave us. But there is hope.

We conduct FREE PRELIMINARY ACCIDENT EXAMINATIONS on Monday, Wednesday, and Friday 8am-6pm and Thursday 3pm-6pm. For your free evaluation, call Tina in our office at 414-355-5301 by \_\_\_\_\_\_ and she will schedule your free exam.

Yours in health,

Dr. Richard J. Ranicke

Dedicated to serving the health care needs of the Brown Deer and North Shore areas of Milwaukee for over twenty years.

Directions to Great Lakes Chiropractic Accident and Injury Center

#### FROM HIGHWAY I-43

Exit I-43 to Brown Deer Road going West. Continue on Brown Deer Road to 60th St We are located on the southwest corner of 60th & Brown Deer Rd. in the GreenBrook Professional Building.

#### FROM 76TH STREET-FROM HIGHWAY I-45-

Take 76<sup>th</sup> street to Brown Deer Road. Go East to 60<sup>th</sup> Street. Our office is on the right had side, In the GreenBrook Professional Building.

Exit Highway 100/Brown Deer Road to 60<sup>th</sup> Street. Our Office is on the right hand side, In the GreenBrook Professional Building.

## Schedule Your Free Preliminary Accident Examination, Call 414-355-5301 Today!



**P.S.** You will find two cer tificates in the enclosed envelope. If you were not alone in the vehicle during the accident, the other person may want to be evaluat-ed also. If there was more than one other person in the vehicle, let our office know, and we will provide you with additional certificates.

Great Lakes Chiropractic 6051 West Brown Deer Road Brown Deer, WI 53223