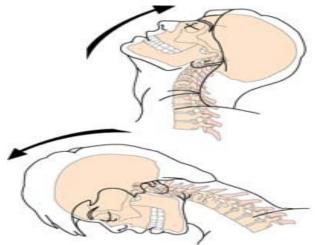


....SPECIAL REPORT

## AUTO ACCIDENT INJURIES

### What You Need To Know About Your Injuries And Your Insurance Rights

The Cervical Acceleration/ Deceleration Syndrome



Complements of

Natural Wellness Clinic 26820 Cherry Hills Blvd. Ste 4 Sun City, CA 92586 **951/679-4121** 

If you or someone you care about has been in an auto accident, there are some very important things you need to know regarding your health.

DO NOT settle an insurance claim until you have read through this report, <u>and</u> have been properly examined by a trained specialist in soft tissue and whiplash injuries. What you don't know <u>will</u> hurt you later! Don't Risk Your Health

© Dr. Larry Basch, D.C., CCSP <u>www.NaturalWellnessClinic.com</u>

Dr. Basch has been treating auto injuries since 1993 and has additional training in treating whiplash injuries and has received Advanced Certification in the Treatment of Whiplash Injuries from the Spine Research Institute of San Diego.

We can also help you find an honest, ethical personal injury attorney experienced in this types of cases.

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Don't Risk Your Health

This can be a very stressful time after an auto accident. Trying to repair your vehicle, deal with the insurance agents, claims adjusters and other parties involved. What about your injuries? How do you know you have any injuries? Where do you go for treatment?

Were you also aware that most auto accident injuries are hidden and seldom detected for months or even years later?

Worse than that, most auto accident victims are unaware of the damaging effects of hidden injuries so

they release the insurance company from liability by settling their case before being examined by a

trained specialist.

This is a gigantic mistake!

Why? Because many auto accident victims receive inappropriate care from either the hospital, medical doctor or physical therapy clinic. Then, while the underlying damage and pain is hidden or covered up with medication, they settle their case. This is a big mistake. Don't let this happen to you!!

Because if you do, 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, especially when you start to lose it!

Here's where the problem begins. Most people involved in an auto accident have one thing on their mind: the damage to their auto! Who is going to pay for the damage to my car? Will my insurance rates go up? What will I drive in the mean time?

And the last thing on your mind is, Am I Really Alright?

You may have noticed that since the accident, you have not felt the same. Maybe you can't sleep or concentrate as well, or maybe you have some stiffness, pain, muscle spasms, or headaches. The list of symptoms goes on. Or maybe you feel nothing at all. That is the worse case. Did you know that auto accidents can and frequently cause post traumatic osteoarthritis? Arthritis can cause the discs in your spine to degenerate and create scar tissue formation leading to chronic stiffness and loss of proper motion of the spine. And many times there is no obvious pain. The symptoms are subtle and slow to progress. Most people ignore the subtle warning signs or use the quick fix of a drug to cover up the symptom. The use of these drugs can actually make things worse over time. Advil, Tylenol and other non-steriodal anti-inflammatory drugs actually accelerate the breakdown of our bodies cartilage; which is what arthritis is! Don't cover up the problem, correct it by treating the cause.

Most Doctors are not trained in the detection of these hidden injuries. Most doctors use over-the-counter or prescription drugs to treat these soft tissue injuries. Drugs only cover up your pain and other symptoms.

If you have been in an auto accident, you need a doctor that is trained in the biomechanics of the human body. That means that he or she can perform special orthopedic and neurological tests as wells as other functional tests that can assess soft tissue damage, muscle strength, range of motion, and joint and nerve function.

In addition, special x-rays can be taken to find out if there has been any structural damage. As a matter of fact, even most medical doctors are unaware of these specific examination and x-ray techniques.

## BEFORE YOU TALK TO ANY INSURANCE COMPAIES, HERE ARE SOME VERY IMPORTANT QUESTIONS YOU MUST CONCIDER:

SHOULD YOU CONSULT AN ATTORNEY?, AND IF SO WHEN? WHO? FIND THE RIGHT ATORNEY? HOW DO YOU

It is important to have an expert trained to examine auto accident injuries prior to consulting an attorney. That way the findings of your exam will allow you the information necessary to decide if you may or may not need to involve an attorney. If necessary, we can refer you to one of our qualified expert auto accident attorneys. In many cases today, insurance companies are extremely difficult to deal with. Therefore, make sure your attorney specialize in personal injury. The neighborhood family practice attorney does not have the expertise to deal with insurance company attorneys and accident reconstructionist. We can recommend an experienced, honest attorney to give you good, sound legal advice.

#### WHAT IF YOUR CAR SUSTAINED LITTLE OR NO DAMAGE?

Numerous scientific studies have proven that the amount of damage to the vehicle bears no relation to the force applied to the spine of the occupants of that vehicle. Insurance companies repeatedly claim that if there is no vehicle damage, there can be no injury. This is their way of denying you compensation for your injuries, damaged vehicle repairs, and pain and suffering award settlements. You need to be prepared to fight the insurance companies for your rights. Having an expert, knowledgeable in the examination, treatment, and documentation is the most important partner in resolving these problems.

WHAT ARE YOUR INSURANCE RIGHTS REGARDING PAYMENT FOR YOUR ACCIDNET RELATED INJURIES? Most auto insurance policies have medical treatment coverage for accident related injuries. This is called "Auto Med Pay". This means your medical bills may be covered at 100% up to the policy limits. Using your Med Pay will not raise your premiums. Many so-called "bargain" or "discount" insurance companies do not include Med Pay coverage. If you do not have Med Pay, you should review your policy and consider adding this coverage to your insurance plan. It could be very valuable if you are involved in a serious accident.

## THE INSURANCE COMPANY HAS BEEN CALLING, AND THEY WANT TO SETTLE THIS CASE QUICKLY, WHAT SHOULD YOU DO?

Do not settle or sign anything until you have had an examination at our office. Do not even talk with the insurance company. If you say the wrong thing, or settle before your injury is fully resolved, you will be completely on your own and have no future rights for payment of your injuries. Insurance companies constantly try to get people to settle quickly before they realize they are in pain. Once an injury claim is made, the insurance then argues your injury and stalls in making payment. The longer the insurance company can hang on to the money owed, the more interest that money makes them. They earns millions in interest by investing your insurance premium payments.

#### YOU HAVE BEEN TO THE HOSPITAL OR MEDICAL DOCTOR, WHY SHOULD YOU SEE ANOTHER DOCTOR?

Remember, many times the injuries suffered in an auto accident may not be apparent and may not give you noticeable symptoms for weeks, months, sometimes years later. You need a doctor that is trained in the biomechanics of the human body. That means that he or she can perform special orthopedic and neurological tests as wells as other functional tests that can assess soft tissue damage, muscle strength, range of motion, and joint and nerve function, and then provide treatment to restore the proper motion to the inured joints. Medical doctors can only provide you with medication and surgery.

Even a minor automobile accident at very low speeds can cause serious injury and result in long term health problems. You may or may not have any symptoms at this time, but it very important to have your spine examined. When very heavy objects (such as autos) which are moving, collide, they must transfer the impact energy (Laws of Physics state: energy can not be created nor destroyed, only transferred). In the case of an auto collision, the energy of the impact is not only transferred but it is multiplied (due to the weight of the autos) and can become 2 3 times greater by the time it reaches the occupants of the vehicle. Research shows that an 8 mile per hour collision sends 2 gravitational units (G's) through the car's



bumper. By the time this energy is transferred from the collision into your body, your shoulders receive 4 G's and your neck receives 5 G's of force: 1 G = Earth's Gravity, 1 G =37.5 miles per hour. This translates to 187 miles per hour, which means all this energy is transferred into your body, and this is at 8 mph.

Many times there is little or no damage to today's high tech plastic automobiles. These cars are designed to absorb the energy of impact, which means this energy must be transferred. We as occupants then absorb this energy

which throws us around inside the car all within milliseconds. This creates the Whiplash Phenomena. This phenomena know as Whiplash or cervical acceleration/deceleration syndrome occurs when your head, neck and spine are suddenly whipped backwards and forward beyond normal limits, all within approximately 300 milliseconds. In this short time your body's protective mechanisms, such as muscles, tendons, ligaments, vertebra and nervous system can not react in time. Many times the pain and discomfort may not appear immediately after the accident. It may take a few hours, days or even weeks or months for the symptoms to become noticeable. These injuries are real and require special treatment. Drugs only cover the pain, but do not address the ultimate cause of the injury or aid in the proper healing. Many drugs actually delay the proper healing of injured tissues. I have specific natural, nutritional products to assist in natural pain control and for proper, complete healing without any of the side effects of drugs. Please ask for details on how important nutrients are to your healing.

There are a variety of causes of this serious problem, not only auto collisions. Many everyday activities can cause the spinal vertebra to lose their normal position or motion. Poor posture, sports, old injuries and previous auto accidents can result in improper biomechanics of your spine, causing spinal decay leading to nervous system dysfunction and ultimately, ill health.

The chiropractic approach to better health is to detect, reduce and help prevent spinal dysfunction and treat the vertebral subluxation complex through manipulation of the spinal vertebra.

When sudden auto collisions occurs, the impact energy causes the normal curve in your neck to become straight or reversed. As a result of the impact, the bones in your neck and spine move out of their normal position, which is called a vertebral subluxation. There is also further underlying damage to the "soft tissues"

(muscles, tendons, ligaments, discs) causing microscopic tears, inflammation, bruising and pain. Decreased motion of these muscles and joints, pressure on the disc, stretching and irritation to the spinal cord and pinching of the branching spinal nerves, are all due to the sudden whipping of the head and neck. If the resulting injuries are left untreated, permanent scarring will occur in the soft tissues resulting in a variety of symptoms such as chronic muscle pain, stiffness, reduced motion, numbness or tingling radiating into the hands, arms, legs, headaches, dizziness. Mal-position of the vertebra can result in instability of the spinal column causing these symptoms to persist for months to years after the injury has occurred, leading to future health problems and degeneration of the spine, joints and discs (Arthritis). This can be treated and prevented naturally with proper chiropractic care. Treatment may take weeks for complete healing, please be patient and follow our recommendations for the best results.

Doctors of chiropractic are the only doctors whose are specially trained to perform spinal manipulation, and in the treatment of the vertebral subluxation complex and whiplash. Research has shown that manipulation of the vertebra is the preferred and most effective method of treatment for these "soft tissue" whiplash injuries. This means that only chiropractors can help to reduce your pain and discomfort Quickly, Safely, and Naturally without the use of drugs and surgery. I will work with you to restore normal function and alignment of your spine and help in the healing the injured muscles, tendons and ligaments. You may not have any symptoms now, but you should always have your spine examined by a Doctor of Chiropractic. Don't risk your health. Many auto and health insurance plans will cover all or a portion of your required treatment. I have received special advanced training in treating these types of injuries. Please tell others about this important information. We can help others if they know about us.

We can help you & others to:

- 1. Get out of Pain
- 2. Prevent Future Pain
- 3. Deal with the Insurance Companies

#### Call our office Today 951/679-4121

#### Larry Basch, D.C.

Remember, many times the injuries suffered in an auto accident may not be apparent and may not give you noticeable symptoms for weeks, months, sometimes years later.

These injuries may result in **permanent** changes to your body. This can lead to spinal decay or Arthritis.

#### **Don't Risk Your Health!**

#### Call Today for your Free Consultation and Spinal Screening Exam.

# WHIPLASH



Between the tiny bones of the neck are joints that are pulled together by rubber band-like ligaments. Muscles attach to these bones and pull them apart. This cooperation results in a neck that naturally curves to the front of the body.

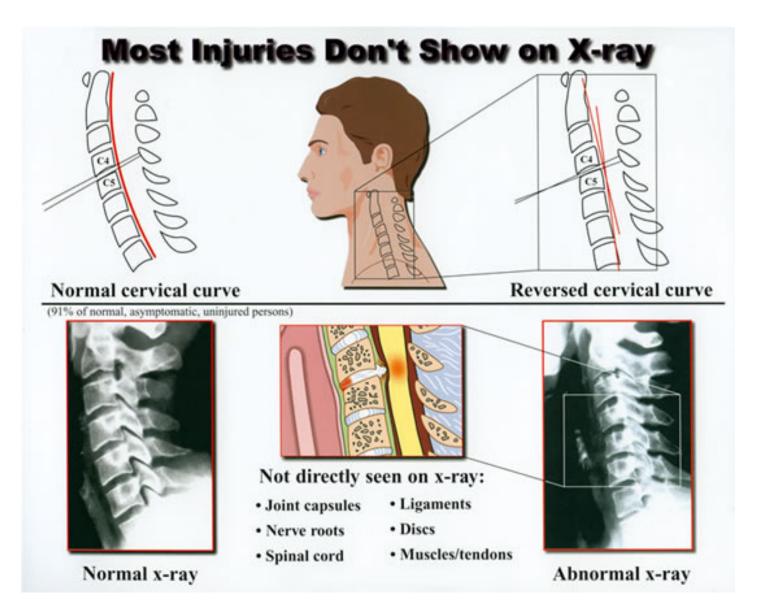
Upon impact, from a rear-end collision, your head and neck are hurled backwards and forwards. From the whipping back and forth of "Whiplash," these gentle supporting tissues are pulled, twisted and torn. The discs between the bones can be easily crushed and the gelatinous material may bulge or herniate, compressing the spinal cord and nerves. The natural curve may also completely reverse itself.

If you know others who need to change their lifestyle for the better, we ask that you please share this information with them.

O1996 Bernard Furshpan, D.C.



"An educated patient is a healthier patient."



#### Some Brief Facts:

- The *total cost* of Motor Vehicle Accidents in 1993 exceeded \$167 billion dollars.
- An estimated cost of "*Motor Vehicle Accident related soft tissue injuries*" in the U.S. each year is \$19.1 billion
- More than 10.5 million persons are subjected to crashes each year.
- Dr. Arthur Croft has calculated that there are 2 million <u>rear impact</u> accident related injuries in the U.S. each year, giving whiplash an incidence of 770 / 100,000. Although <u>rear impact</u> collisions comprise only 25% of all accidents, they account for 39% of all motor vehicle accident injuries.
- Low Speed Rear Impact Collisions (LOSRIC) comprise a large proportion of all rear impact collision injuries. Most modern passenger vehicles can withstand crash speeds of up to 8 or 9 mph without sustaining visible damage.
- The reported threshold for soft tissue injury of the neck in healthy adult males is 5 *mph*, modern passenger vehicles can crash at nearly twice this injury threshold, yet appear undamaged.
- There is no scientific basis for estimating or calculating the probability of soft tissue injury to the occupants of vehicles based on property damage to the vehicles.
- It is estimated that as much as <u>55%</u> of the rear impact collisions are *not reported* to the police partly because, in some areas, police will not respond to the scene of non-injury accidents.

There is so much new information available. For your convenience, I have tried to condense this presentation. The following is a summary of Dr. Croft's Whiplash Slide Presentation.

#### **Historical Perspective:**

The most important early work on the whiplash phenomenon was performed by Severy et al (9) in the 1950s at UCLA. They set out to test a theory that the acceleration of the occupant of a vehicle was greater than that of the vehicle itself. They used both an early model anthropometric dummy and a human volunteer. At a crash speed of <u>8 mph</u>, the human occupant was exposed to accelerations <u>2.5 times</u> that of the vehicle itself, thus confirming the hypothesis of the researchers and providing new insight into the mechanism of low speed rear impact collision (LOSRIC) injuries.

Why should you refer a patient/client to a doctor of chiropractic (D.C)?

- 1. D.C.s have the most experience in treating these cases. Naturally one might argue with this statement, but it means that D.C.s not only frequently provide care for whiplash victims, they provide the broadest range of care.
- 2. D.C.s have full diagnostic capability. That means that they can order imaging studies, laboratory tests, and electrodiagnostic tests. D.C.s can work with a number of specialists and, thus, can be an effective case manager.
- 3. As mentioned in #1, the broad range of care provided by the D.C. includes not only spinal adjusting, but deep tissue therapy, physiotherapeutic interventions, and advice about home care, exercise, nutrition, and activities of daily living.
- 4. D.C.s are also able to provide assistance in the form of open channels of communication, timely and well written report, and expert sworn testimony when required.

We will highlight some of the important points made in our presentation.

- 1. Most LOSRIC injuries occur between <u>6 mph and 12 mph</u>. Frequently in this range <u>no</u> property damage results. The myth of "no crush, no cash" should be put to rest.
- 2. Objective findings are generally present. These may take the form of radiographic findings, trigger points, limited ranges of motion, positive orthopedic tests, and muscle spasm.
- **3.** Many of the symptoms once attributed to neurosis are now known to be common following whiplash injuries and have an organic explanation.
- 4. Delays in onset of symptoms are not only common, but are more common than immediate onset of symptoms. There is no justification for using such delays to suggest that patients are disingenuous.
- 5. Many accident reconstructionist reports are inaccurate and all such reports should be carefully scrutinized.
- 6. The D.C. is the logical choice for case manager in whiplash trauma, and offer the highest rating in patient satisfaction.

#### Larry Basch, D.C., CCSP

Doctor of Chiropractic Certified Chiropractic Sports Practitioner

United States Marine Corps Chiropractor Marine Air Ground Combat Center Twentynine Palms Naval Hospital, CA

Dr. Larry Basch has been a board certified Chiropractor since 1993. He is a 10 year veteran of the United States Marine Corps Reserve and the Illinois Army National Guard. In 1991 Larry Basch earned a Bachelors of Science Degree in Human Biology, and in 1993, a Doctor of Chiropractic Degree from the National College of Chiropractic in Lombard, IL. He began his professional career in the Chicago area in 1993 and has practiced in a variety of clinical settings along side various medical professionals and has treated thousands of patients including many college, semi-pro, and professional athletes. He has have practiced in and managed busy *multi-discipline* clinics in Chicago, IL. with daily clinical experience working alongside an Anesthesiologist/Pain Management M.D., Neurologist, Podiatrist, Naturopaths and Physical Therapists. He has also worked as a temporary / fill-in / vacation relief chiropractor, and since 1993, worked in 27 different clinics.

From 2002 to 2004, he was one of approximately 30 chiropractors to be trained as a *Clinical Care Manager* at the largest chiropractic HMO, American Specialty Health in San Diego, CA. This is a highly respected and sought after position within the profession. During his 2 1/2 years of employment, on a daily basis, he provided review of over 200 proposed treatments plans submitted from network participating chiropractors ensuring only clinically necessary chiropractic care based on current clinically *evidence-based research* is approved, and educated chiropractors nationwide on appropriate patient management. He was also assigned to perform medical records audits, medical documentation review, *HMO Provider Credentialing Review* and approval, and physician telephone educational calls on various clinical cases. On a national level, he was responsible to ensure quality chiropractic care was rendered through the utilization review process based on current chiropractic research.

In 2008, he completed the *Certified Chiropractic Sports Practitioner* program. He is part of a select group of only approximately 3000 chiropractors to have completed the post-graduate training in sports injuries and awarded the C.C.S.P. designation and then passed the National Board Certification examination given by American Board of Chiropractic Sports Physicians. He has also completed certification as a *Certified Sports Conditioning Specialist* (C.S.C.S.) and *Certified Nutrition and Wellness Consultant* (CNC) and has additional post-graduate training in spinal rehabilitation, spinal decompression, clinical nutrition, a Certificate of Acupuncture and an Advanced Certification in the treatment of whiplash injuries from the Spine Research Institute of San Diego.

In 2009, he was selected by the department of the Navy begin a full-time chiropractic clinic at the U.S. Marine Corps Officer Candidate School (OCS) Naval Health Clinic at the Quantico, VA Marine Corps base where he worked until April 2010. In May, 2010, he transferred to United States Marine Corps Air Ground Combat Center to run the Chiropractor clinic at the U.S. Naval Hospital, Twentynine Palms, CA. He is one of only 75 Chiropractors selected to work for the U.S. Military.

As a *Certified Nutrition and Wellness Consultant (CNC)*, he is also a member of the <u>Scientific Advisory Board</u> with Biogenesis Nutraceuticals, Inc., a leading professional, pharmaceutical grade nutritional company. He also has experience working for a salivary adrenal hormone testing & bio-identical hormone laboratory. He also owns and manages a private practice in Sun City, CA. He is a member of the American Chiropractic Association and the American Board of Chiropractic Sports Physicians.