

CLIENT ACTION CHECKLIST

1) **MEDICAL BILLS**

While the at-fault party is responsible to pay your medical bills, they (or their insurance company) will not do so until your case is settled. **IT IS VERY IMPORTANT** that all your medical bills get submitted to your health insurance company and:

- Immediately send us copies of any bills, after you've made sure your health insurance has been billed;
- Send us copies of any Explanations of Benefits (EOB's) you receive;
- For any bills or balances on bills not paid/covered by health insurance, **YOU ARE RESPONSIBLE TO PAY THEM. YOU WILL BE REIMBURSED AT SETTLEMENT;**
- If unable to pay, please call us and we can discuss automobile medical payment coverage if you cannot pay the bills.

2) **MEDICAL TREATMENT**

If you were injured, be consistent and diligent in making all of your doctor, therapy, and testing appointments. Follow the advice of your medical team as this is critical to both your health and case success. Be sure you are telling your doctor and therapist about all of your symptoms and complaints, especially if they change or worsen.

3) **PHOTOS OF VEHICLE DAMAGE & VISIBLE INJURIES**

Take photos of all of the interior and exterior of your vehicle. Also get photos of any scars, cuts, bruises, lacerations, casts, slings, etc. and forward them to us as soon as possible. You can send them by regular mail, email, or text.

4) **GIVE US TREATMENT UPDATES**

Keep our office updated with a list of the names, addresses and dates of all medical people you see for your injuries. Be sure to tell us about any updates or changes in your treatment or condition, especially when your doctor wants you to see a specialist or have any special tests such as an MRI, if your conditions worsens, or when you are discharged from further care. Just give us a quick call, text or email with the updates.

5) **YOUR HEALTH INSURANCE INFORMATION**

We need a copy of the front and back of any and all health insurance cards you have for our file, such as Blue Cross/Blue Shield, Medical Mutual, Aetna, Anthem, United Healthcare, Medicare, CareSource, etc.

6) **YOUR AUTO INSURANCE INFORMATION**

If we don't get this information from you at our first meeting, please send or e-mail a copy of your automobile DEC page which shows your coverages and the amounts. Knowing your coverages and limits amounts may be important at a later date.

7) **WAGE LOSS**

If you are missing work or losing income due to your injuries, you are entitled to be reimbursed. It is essential, however, that you and your doctor are on the same page – your doctor needs to know your occupation and duties, why you can't work or why you're having difficulties and when you should return to work. If you need a work excuse slip, be sure to ask the doctor. If you've missed time due to your injuries, always be sure to tell your doctor!

You also should keep track of the days and hours you missed due to the accident and be sure your employer also knows why you are missing time. *There is a wage loss letter included in the folder we gave you. You can simply hand this blank form to your employer and ask them to complete and return it to us once you're done treating for your injuries.*

8) **PERSONAL PROPERTY**

If any personal items or property were lost or damaged in the crash (cell phones, glasses, jewelry, etc.), please give us details as soon as possible, including copies of purchase receipts and/or repair appraisals.

9) **PRESCRIPTION RECEIPTS**

Send us copies of any and all prescription receipts for accident-related medications you receive or have had filled, even if the cost was very small.

10) **CASE RELATED MATTERS AND DOCUMENTS YOU RECEIVE AT HOME**

Please forward to us all letters, forms, questionnaires, etc. that you receive from your own health insurance company, your auto insurance company or the other party's auto insurance company. **DO NOT SIGN AND RETURN** anything to anyone without checking with our office first.

***CALL US AT (216) 696-9216 WITH ANY
QUESTIONS OR CONCERNS - WE ARE HERE TO
HELP YOU AND TO MAXIMIZE THE
SETTLEMENT YOU RECEIVE!***