



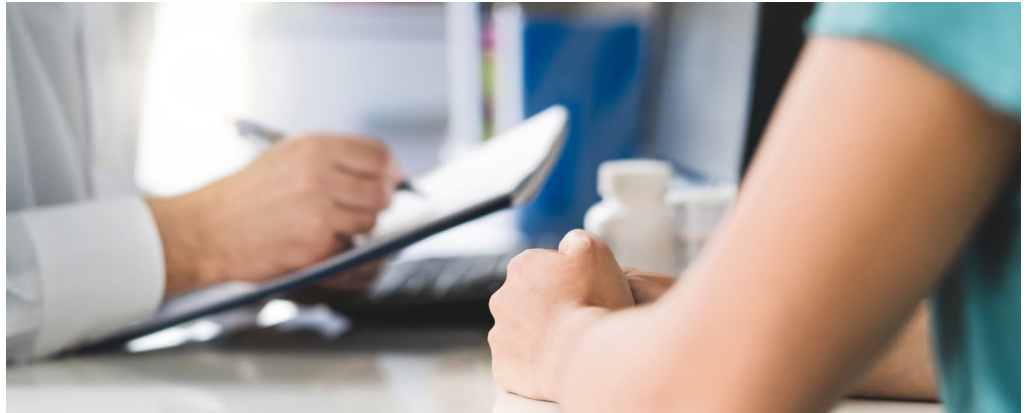
## My Doctor Won't Treat Me After a Car Accident — Now What? 3 Steps to Take When Your Primary Care Physician Turns You Down

Every year, more than 3 million Americans are injured in car accidents. Many of those victims turn to their primary care physicians for treatment due to their comfort level with their own doctor but also to avoid the risk of potentially high hospital emergency room bills. An increasing number of those victims, however, are surprised to learn their primary care physicians may not treat them *because* the injuries were sustained in a car accident.

I'd like to briefly address why some physicians will not treat accident victims, but more importantly, what to do if you find yourself in this situation.

Federal law requires hospital emergency departments to treat individuals regardless of citizenship, legal status, insurance, or ability to pay (there are some exceptions). Doctors and other medical providers practicing outside of the hospital emergency department, however, are not subject to these laws and are thus free to choose which patients they wish to treat, *or not treat*, including accident victims.

Before you get too upset with your doctor, you must recognize car accidents can create insurance and payment headaches for your doctor. Most doctors' offices are set up to bill a patient's health insurance. For accident-related injuries, however, other forms of payment are often involved, such as automobile insurance, medical payments, and others. Additionally, some doctors have found health insurers reject payment for accident-related treatment. For doctors, these factors can impact how they are paid, when they are paid, and even the amount they are paid for providing treatment. Given these unknowns, some doctors choose not to get involved and implement office-wide "no car accident" policies.



Some doctors have other concerns as well. For instance, some accident-related injuries may fall outside your primary physician's expertise such that they may not feel comfortable offering treatment. Similarly, some doctors don't want to risk getting involved in litigation that could require extra time and paperwork. Ultimately, all you need to understand is that your doctor can legally choose not to treat accident victims, and that decision is NOT a personal attack against you.

With that understanding, let's focus on what to do if your doctor will not treat you. Here are three tips to help you.

### 1. **Don't delay. Be proactive in seeking necessary medical treatment.**

The most important thing to do after an accident is to seek necessary medical treatment, and the sooner the better. Your health takes priority, so if your doctor won't treat you, find one who will. That requires you to be proactive, so resist the urge to delay looking for another medical provider. Timing is critical to a good long-term outcome.

As a starting point, if it is an emergency, go to the closest hospital emergency

room because they will provide treatment to you. If it is not an emergency, here are some suggestions for finding a doctor to help you: Ask friends, family members, or coworkers if they have a doctor they recommend after an accident. You will be surprised how many others have had the same problem. So, try asking around. Also, search online, call local doctor offices, ask your insurance agent, check with walk-in clinics, or even ask your doctor for a recommendation. Don't be afraid to get creative! Some medical providers and health insurers are now even offering telemedicine in which medical care can be delivered by live interactive videoconferencing with a physician through your smartphone — and oftentimes for much cheaper than a typical doctor examination. Try Googling "telemedicine providers" to learn more about telemedicine. The point is that there are options for obtaining medical treatment, but you have to be proactive.

Here's a bonus tip to help your chances of getting treatment: *Offer to use your personal health insurance for payment. Some providers will treat you even if your injuries resulted from an accident, if they know you have health insurance.*

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## 2. Consider a chiropractor.

Chiropractors are typically experienced in not only treating injuries associated with accidents, such as neck and back pain, but they are often more comfortable in dealing with the claims process associated with accidents. I highly recommend chiropractors and put them right at the top of options to consider for post-accident treatment. If you require more advanced treatment, many chiropractors are able to refer to other specialists such as an orthopedic surgeon.

## 3. Engage an experienced personal injury lawyer.

Finally, consider hiring an experienced personal injury lawyer to help you find medical help. When I begin working with accident victims, we start by making sure they are receiving the necessary medical treatment. Your health should always be the priority, so I want to be sure we start there.

At The Injury and Disability Law Center, we have a network of physicians and chiropractors who treat our accident clients even if they aren't using health insurance or can't pay out of pocket because they're confident we will work hard to protect their interests (i.e. make sure they get paid). By understanding the concerns of your medical providers in treating an accident victim, we address those issues by communicating well, offering a variety of solutions for payment, and most importantly, ensuring your medical provider is

not penalized for helping you. There may even be occasions when we provide letters of protection to your medical providers, which means we agree to make sure they are paid for any recovery you make. In short, we do everything we can to help you get the treatment you need. Timely medical treatment is not only important for your health, but it also has significant implications on your legal claim.

So, while it may be surprising or even frustrating when your doctor won't treat you after an accident, don't give up; you have options. If you need help, call us at The Injury and Disability Law Center at 575-300-4000.

*-Jeremy Worley*



# Ctrl, Alt, Delete Your Clutter

## TIPS FOR NATIONAL CLEAN UP YOUR COMPUTER MONTH

Everyone relies on technology. Computers, laptops, tablets, and phones are staples of modern life. However, it's easy for these devices to become cluttered with old photos, files, and general disorganization. Luckily, January is National Clean Up Your Computer Month and an excellent time to get your technology in order.

### Start by Dusting

Over time, computer towers can become clogged with dust, which creates additional, unwanted heat within your computer. Regular cleanings will increase the lifespan of your computer and protect its essential components. Compressed air is great for removing most of the dust and other particulates. If the fans or filters are too dirty, you can remove them from the tower to clean them better. If you use water or liquid cleaning products on them, be sure they are completely dry before placing them back into your computer.

### Organize Your Files

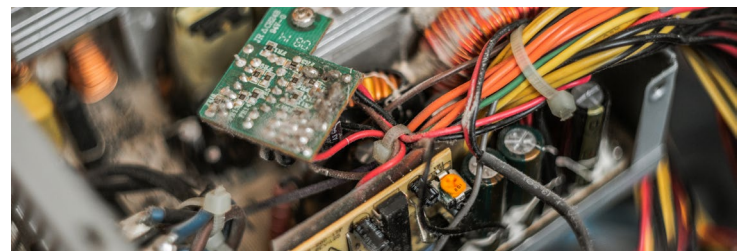
Naming and arranging the files on your computer in such a way that they're easy for you to find can end up saving you a lot of time. Declutter your workspace by creating one file for pictures, one for Word documents, one for spreadsheets, and one for programs to eliminate the hassle of frantically searching for the files you need.

### Back Up Your Computer

Be sure to back up your computer before you start deleting things. This acts as a safety net in case you delete something you didn't mean to. Additionally, consider installing a second hard drive. The extra space can help with storing important files without having to worry about how much room is left.

### Clean Up Space

Any files you'll never use again should be deleted. Likewise, any programs you haven't used in a while should be uninstalled. Check your hard drive for files that might be taking up unintended space on your computer. And remember to empty the recycling bin — it's easy to forget just how much goes in there.



# TAKE A BREAK

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## MEET THE WORLD'S FIRST AIRPORT THERAPY PIG

How Lilou and Animals Like Her Calm Stressed-Out Travelers

Imagine you're navigating a vast airport on a busy Saturday, shouldering your way through crowds and struggling to hear the PA system over the clatter of 1,000 wheeled suitcases. Suddenly, you see a pig wearing a hot pink sweater waddling toward you on a leash. Do you stop in your tracks? Does your stress level drop? Do you laugh out loud when you see its pink nail polish?

If you answered "yes" to any of the above, then you can sympathize with the passengers, pilots, flight attendants, and staff at the San Francisco International Airport. They get to enjoy visits from Lilou, the world's first airport therapy pig, on a regular basis! As part of the Wag Brigade, the airport's cadre of (mostly canine) therapy animals, Lilou wanders the airport with her humans, bringing joy, peace, and calm to everyone she meets.

Lilou may be the only pig of her kind, but airport therapy animals have been a growing trend for the last few years. According to NPR, as of 2017, more than 30 airports across the U.S. employed therapy dogs, and these days, estimates land closer to 60. The San Jose and Denver airports have therapy cats, and the Cincinnati/Northern Kentucky International Airport even offers passengers the chance to play with miniature horses before boarding their flights.

Therapy dogs started appearing in U.S. airports after the 9/11 terror attacks, which changed American attitudes about flying. They did so well at helping passengers calm down that airports began implementing permanent programs. Some have pets on hand 24/7 to assist passengers, while others host animal visits every few weeks or months. These days, regular travelers have fallen hard for their local therapy animals, many of whom even have their own Instagram accounts and hashtags.

So, the next time you're traveling, keep an eye out for a friendly pup, cat, pig, or horse to pet. A bit of love from an animal just might improve your trip!



## HOPPIN' JOHN

A traditional New Year's favorite in the South, Hoppin' John includes black-eyed peas that are said to represent coins, a sign of prosperity for the coming year. It's usually served alongside collard greens, which represent cash.

### Ingredients

- 1 cup dried black-eyed peas
- 5-6 cups water
- 1 dried hot pepper, optional (arbol and Calabrian are great options)
- 1 smoked ham hock
- 1 medium onion, diced
- 1 cup long-grain white rice

### Directions

1. Wash and sort peas.
2. In a saucepan, cover peas with water, discarding any that float.
3. Add pepper, ham hock, and onion. Gently boil and cook uncovered, stirring occasionally, until peas are just tender, about 90 minutes. At this point, you should have about 2 cups of liquid remaining.
4. Add rice, cover, drop heat to low, and simmer for 20 minutes, undisturbed.
5. Remove from heat and let steam for an additional 10 minutes, still covered.
6. Remove lid, fluff with a fork, and serve.

*Inspired by Epicurious*



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# HISTORY'S SWEETEST THEFT

## THE GREAT CANADIAN MAPLE SYRUP HEIST

Maple syrup holds a proud place in the history and culture of Quebec, Canada. It's also a big part of Quebec's economy, with 72% of the world's maple syrup produced in Quebec alone. Due to tactics employed by the Federation of Quebec Maple Syrup Producers (FPAQ), the NPR-backed podcast "The Indicator" estimates that maple syrup is valued at approximately \$1,300 per barrel — over 20 times more than crude oil. The FPAQ controls the available syrup supply, never releasing enough maple syrup to meet demand, which increases the price. As a result, most of the world's maple syrup is stored in various reserves.

Between 2011 and 2012, a group of thieves decided to liberate the syrup from an FPAQ facility in Saint-Louis-de-Blandford, Quebec. Stealing syrup from Canada doesn't sound as glamorous as stealing cash from a Vegas casino, but their plan could rival the plot of "Ocean's Eleven."

At the FPAQ facility, syrup was stored in unmarked metal barrels and only inspected once a year. The heist, led by a man named Richard Vallières, involved transporting the barrels to a remote sugar shack in the Canadian wilderness, where they siphoned off the maple syrup, refilled the barrels with water, and returned the barrels to the facility. The stolen syrup was then trucked east to New Brunswick and south across the border into Vermont. Wisely, the thieves sold their ill-gotten goods in small batches, avoiding suspicion from legitimate syrup distributors.

In what is now known as the Great Canadian Maple Syrup Heist, thieves made off with 10,000 barrels of maple syrup valued at \$18.7 million. This remains one of the most costly heists in Canadian history. Vallières himself became a millionaire and took his family on three tropical vacations in one year.

Unfortunately, the thieves got sloppy and stopped refilling the barrels with water. When an FPAQ inspector visited the targeted facility in the fall of 2012, he accidentally knocked over one of the empty barrels. The inspector alerted the police, who would go on to arrest 17 men in connection to the theft, including Vallières himself.

Police were then able to recover hundreds of barrels of the stolen syrup, but most of it was never recovered — likely lost to pancake breakfasts far away.

