



Motor Vehicle Accidents

Did you know that all medical evaluations involving motor vehicle accidents require the doctors to refer to the 5th edition of the AMA Guides for an Impairment Rating? This helps the insurer to determine a fair financial settlement.

\$871 Billion dollars a year is spent on medical costs. (NHTSA)

This group includes cars, motorcycles, light trucks, and heavy trucks, all contributing to injuries in these accidents.

The statistics presented are from the government agencies. NHTS, BTS, and CDC.

CDC: National car injuries 2,749,000 for 2019

This number is consistent for the previous 5 years. On an accrued 5-year basis it amounts to over 13 million people injured in the past 5 years.

Physicians are needed to evaluate these injuries to verify the causal relationship to the accident as well as provide a final Impairment Rating (IR) to settle the case. They must use the 5th edition of the AMA Guides. WPIRS offers software to facilitate the report generation.

Fraudulent motor vehicle claims are rampant costing billions of dollars

True fraudulent claim:

A woman in LA, (Louisiana) filed a claim stating that a city bus stopped short and she crashed into the bus. She claimed serious bilateral knee injury due to the fact that her knees allegedly “hit” her dashboard. Her primary physician ruled in her favor. She was sent for an IME. The orthopedic surgeon and the “AAEME” Legal Nurse Consultant with accident reconstruction experience investigated the claim. The pictures of the car crash were examined as well as analysis and pictures of the type of car she was driving.

It was determined that her explanation was not possible and she was not telling the truth. The SUV she was driving did NOT have a dashboard under the steering wheel therefore the knee injuries were false. She did not hit her knees. These were pre-existing issues. Claim denied.



The insurance industry is trying to control the costs of these injuries. Nationwide, physicians are requested to use the 5th edition of the AMA Guides. A medical evaluation (IME or IR) is performed to determine the extent of injury. If there is a final Impairment Rating, that number is used to create a base calculation into a % of loss (i.e. 9% WPI) which then determines the monetary compensation to the injured party.

How using WP5 software can reduce the Financial Impact of false claims

A study conducted by the NHTSA estimated that traffic accidents cost \$871 billion dollars each year. This takes into account medical costs as well as the financial loss of jobs. The end result means motor vehicle accidents cost billions of dollars each year. Our insurance goes up every year, due to these false claims.

Finances:

Physicians have a financial opportunity to be an Expert Medical Examiner and provide an Impairment Rating by using the WholePerson Premiere 5 software. The WP5 program is based on the AMA Guides 5th edition and has references throughout the report to support your final Impairment Rating. Go to www.wpirs.com and download a WP5 program free, for 5 days. Check out the Impairment Rating reports on the website. Your report will be created with page references and direct quotes from the AMA Guides. Accurate and Defensible.

PIP Personal Injury Protection in car accidents

You may have heard of PIP which stands for Personal Injury Protection. Many insurance companies offer this in their policy to mitigate the cost of a claim rightfully so, if the injury is not major.

What about those cases that are more serious? If these injuries surpass the PIP, they must be treated. When the patient has reached MMI, to close the case, the patient may be sent for an IME and then an Impairment Rating (IR).

Personal injury protection (PIP) is an extension of car insurance available in some U.S. states that covers medical expenses and, in some cases, lost wages and other damages. PIP is sometimes referred to as “no-fault” coverage, because the statutes enacting it are generally known as no-fault laws, and PIP is designed to be paid without regard to “fault,” or more properly, legal liability. That



is, even if the person seeking PIP coverage caused the accident, they are entitled to make a claim under the PIP portion of their policy. “No-Fault” does not mean that the insurance premium of the person making the claim will not increase. Typically a PIP claim is made by the insured driver to their own insurance company, however, there are several exceptions that allow persons who have been injured in an accident to make a PIP claim if they do not own a vehicle. The particular state law and policy language of the insurer should be reviewed to see what exceptions exist in that state.

Finances:

The Impairment Rating will help in the determination of the final settlement of the case. If, as a physician, you are not offering this service, you should seriously consider this as an alternative revenue source for your practice. The report and the reimbursement for an IME and an Impairment Rating are different. They are NOT one and the same. They should not be bundled together. Physicians nationwide charge in the range of \$600 to \$2900, for specialized medical reports. In some cases, it is much higher.

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