

PI E-MAIL & FAX ALERT

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6 Biggest Lewkovich PI Headaches **Deceptive Insurance Ploys**

#5 “INDEPENDENT” EXAM

“Dr. Insur Ho, MD examined your patient and found no signs of injury. Therefore, we will pay for care up until this exam and zero beyond that date.”

ANSWER: I like to discuss which doctor the ins co chooses. Perhaps we can arrive to an agreed medical examiner. Sometimes the ins co delays until your patient reaches P&S.



#6 “MINIMAL AUTO DAMAGE”

Ins co—“our investigation determined there was insufficient impact to have caused any injuries.”

This is a big one. Most low impact cases will not survive the Superior Court. So what to do?

ANSWER: If the patient saw you before seeking an attorney you have a genuine patient. The patient must understand that they need to pay you cash, if they don't have med pay. The Patient will, 90% of the time, get ALL their money back in Small Claims. See below.

The Dykeman Small Claims Approach

Dr. Dykeman, DC is a hybrid. He is a practicing DC who sues insurance companies up to 3 times a week, in Southern California. Dykeman was our guest in our last “radio” show (9-30-09). You can hear the recording in doctors resources page on our website by pressing “[here](#)”

Dykeman for \$500 will take your patient's small claims case to court, usually for LOW IMPACT cases. So what does he do for that fee?

1. He personally files the suit in court.
2. He advances all court costs [which is reimbursed when he wins]

3. He was trained at Northwestern U [Croft's favorite] in Accd Recon---and will testify if the impact caused injuries.
4. As a DC, he will read and interpret your chart notes to the judge, justifying care.
5. He gets paid when the case is paid.

You can't beat a deal like that. Generally he gets 2 x the med bills. Enough to pay your fee in full [assuming you are reasonable] pay his fee and something for the client. We use him.

Contact him at (866) 300-5758.



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