



Discussion with Dr. Herb Oliver  
Auto Accident Injuries

***Dr. Oliver, how long have you been practicing?***

I have been practicing chiropractic for 30 years.

***What is your primary focus in practice?***

Well as a chiropractor, my primary focus is to provide evaluation and treatment of nonsurgical spinal conditions. I also provide evaluation and management of injuries related to motor vehicle accidents and evaluation of work-related injuries.

***What is your training in these areas?***

After my first 5 years of general chiropractic practice, I focus additionally on industrial and auto injury cases.

My specialized training is in disability evaluation and impairment rating. I attended post graduate courses which led to certification as a Disability Evaluator (CCF), Industrial Disability Examiner (CCF), and Qualified Medical Examiner(CA).

I was associated with a multidiscipline medical group which had multiple locations. This group was comprised of orthopedic surgeons, neurologists, internists and psychiatrists and was well marketed to insurance companies and attorneys. As a chiropractic evaluator I performed up to 50 IMEs and disability evaluations per year addressing issues of permanency, physical restrictions, disability, impairment and future treatment necessity.

***Do you have to be certified to treat personal injury cases?***

No. Treatment of personal injury cases by a chiropractic physician doesn't require any special certification or diplomat status. Again, most chiropractic physicians are skilled at effective treatment of injuries.

***Do you perform second opinions?***

Over the last 30 years I have examined many injured patients on behalf of insurance companies, attorneys and other doctors who are seeking an independent opinion on complicated issues. Patients sometime will seek out additional chiropractic opinion. Many times these are lingering issues which need to be addressed before a claim can move forward.

I also perform utilization reviews at the request of companies addressing issues of causation, treatment necessity, and the care and reasonableness of diagnostic procedures. Sometimes, despite suboptimum and difficult to read records, he can still make an analysis and can clarify the treatment story and conclusions.

***How is this helpful?***

Performing evaluations are helpful in understanding the personal injury market place. It also brings home the point that some accident victims do not completely recover despite the best efforts of good providers.

My training and experience allows me to address difficult medical legal issues, such as causation, apportionment, impairment, disability, and future treatment needs.

***What you do mean by understanding the personal injury market place?***

First off, let's not forget about the accident victims. I have a lot of empathy for those individuals involved in an auto accident and those that are injured. They find themselves forced to make a lot of decisions within days following a car accident injury. They have to deal with reports, interviews, filing claim forms and negotiate compensation for their vehicle. This after they are still dazed and probably still reeling from the accident itself.

Over the years I have learned what insurance companies require and understand what they need to process claims. It is my experience that most insurance adjusters are professional and easy to work with. It's about understanding what they require to evaluate an injury and treatment claim.

***What is it that they require?***

Claims adjustors need to know whether treatment is **reasonable and necessary**. I provide dictated treatment records which includes history of accident, current symptoms, past injury history, past medical history, initial examination, diagnostic imaging studies and diagnoses.

Claims adjustors need a **treatment plan** from the treating doctor. They need to be updated with regards to progress and improvement.

Everybody needs **clear documentation**. We produce notes are easy to read and review. This is important since a reviewer may only have limited experience or 25 years of experience. Claims adjustors and attorneys appreciate treatment records which are easy to understand and read.

Attorneys need a final report addressing the patients' outcome and status. I provide narrative reports and notes while are easy to understand and addresses any complicated medical legal issue. This allows your attorney to most accurately represent you your interest.

***Don't all doctors supply notes?***

Yes. There are many competent providers who deliver great care to personal injury cases.

Being a good healer is not enough in the medical legal arena. Some providers simply do not produce documentation adequate for the medical legal industry. You should also consider that most providers get paid regardless of whether their documentation is great or not so great.

Not all providers understand how insurance companies evaluate bodily injury claims. Many insurance companies have embraced the use of claims assessment software, such as Colossus. Some insurers are saving up to \$200 million per year using Colossus, as a result of reducing or containing claims payment.

**Well how does that work?**

Knowing how it works is not enough. The secret is that Colossus will ignore the complaints by accident victims, descriptions by your attorney and other factors affecting daily living.

Only documentation from your health care provider will be imputed into the Colossus system. You won't get the proper documentation unless your treatment provider understands the system.

**Can you give me an example?**

Well, documentation of muscle spasms, dizziness, radiating pain, headaches, restricted movement, nausea, vision disturbances, neurosis, depression and anxiety increases a claims value. Bruises can increase the value of a claim, but are often overlooked as small and insignificant and only if your treatment provider mentions them separately.

Whether an insurance company utilizes claims assessment software or traditional claims evaluation doesn't matter, good documentation is more important than ever so patient can be fairly evaluated.

Delays and gaps in treatment always seem to raise eyebrows and require satisfactorily documentation explaining why. Those patients working under duress with painful injuries are benefited by documentation reflecting this life struggle.

**How affordable is treatment?**

Treatment for your injuries is usually covered at 100% without any out-of-pocket costs. We will sort out your insurance benefits and third-party claim. We also work with a handful local attorneys who are skilled at personal injury claims, allowing you to receive care but delay payment until your attorney obtain settlement at the endpoint of your case.

**So what's involved with your no charge consultation offer?**

If you have been injured in a recent accident and want to discuss it, give call me at 376-3111. We can discuss some preliminary details of your accident over the telephone and any symptoms that you might be experiencing. We can also schedule an appointment time so that we can sit face-to-face and discuss your accident and any symptoms that you are having. If need be, we can also proceed with immediate care for any acute symptoms and start providing some relief.

Okay, well thanks. I appreciate you allowing me to take the time to address some of these issues involved with insurance cases.