

Car Accident Medical Treatment – Options For Injury Victims

Houston car accident lawyers explain what injury victims need to know

Each year, millions of people sustain serious injuries in [car accidents](#). Nationwide, approximately 2.74 million people are hurt in motor vehicle accidents each year, according to the [National Highway Traffic Safety Administration \(NHTSA\)](#).

Those numbers are just as bad in Texas. According to statistics compiled by the [Texas Department of Transportation](#), nearly 20,000 people sustain a serious injury and nearly 4,500 people are killed in car accidents in Texas each year. In 2021 in particular, 19,448 people sustained a serious injury and 4,489 people died in car accidents.

This is why [car accident injury](#) victims need to receive the proper medical care right away after a collision. But what medical treatment is available? How do doctors diagnose car accident injuries? And who pays for such medical care in Texas? Below, you can find the answers to all these questions and many more, courtesy of the experienced Houston car accident attorneys at [Smith & Hassler Attorneys at Law](#).

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Common car accident injuries

Injuries sustained in a motor vehicle accident can cover a wide range, including:

- Soft tissue injuries, including [whiplash](#), a type of neck injury.
- Head injuries, including [concussions and other traumatic brain injuries \(TBIs\)](#).
- Back injuries, including [spinal cord injuries](#).
- [Broken bones](#) and bone fractures.
- Arm injuries and hand injuries.
- Leg injuries and foot injuries.
- Severe pain, including chronic pain that lasts months or years.

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Common medical treatments

Medical care for car accident injury victims varies widely. Depending on what type of injury someone sustains in a car accident, such treatments can include:

- On-site emergency medical care performed at an accident scene, often by emergency medical technicians (EMTs), paramedics, and other first responders.
- Emergency room medical care.
- Surgery, which can cover a wide range of surgical procedures.
- Injections intended to relieve pain and administer other medications.
- Immobilizing a broken bone, especially in cases involving a broken arm or broken leg.
- Massage therapy, especially in cases involving long-term chronic pain.
- Physical therapy, especially if an injury victim has mobility issues due to a car accident.
- Prescription medications, including pain medications.
- Ongoing follow-up doctor's appointments to monitor a patient's progress.

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Medical tests to diagnose car accident injuries

There are many different ways doctors can diagnose what type of injury someone sustained in a motor vehicle accident. Common medical tests include:

- Asking about the circumstances of the crash and your current symptoms.
- Imaging tests, including X-Rays, magnetic resonance imaging (MRI) tests and computerized topography (CT) scans. These three tests can often diagnose internal injuries, such as TBIs, whiplash, or spinal cord injuries, that might not be visible on the outside.
- Physical examination by a doctor, especially a hospital emergency room doctor who often deals with car accident injuries.
- Vision tests, if a physician suspects that someone sustained an eye injury.
- Hearing tests, if a doctor believes someone sustained a hearing loss injury (for instance, if there was an explosion).

Not all injuries will immediately show up on a test. Follow-up medical tests are often needed as well.

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Common surgical procedures

Surgical procedures often used to treat serious car accident injuries include:

- Emergency surgery, if someone sustained a life-threatening injury, including organ damage or internal bleeding.
- Brain surgery, in cases involving brain damage or bleeding in the brain (such as a brain hemorrhage or an intracranial hematoma).
- Back surgery for injuries such as a herniated disc, which involves damage to the rubber-like cushions in between the spinal bones.
- Surgery to repair soft tissue damage, such as torn muscles, ligaments, or tendons.
- Knee surgery, including reconstructive knee surgery or total knee replacement surgery.
- Plastic surgery, especially if someone sustained a disfiguring injury in a motor vehicle accident that resulted in visible scar tissue.

The cost of a crash can include follow-up surgery, sometimes years later. For instance, a knee injury in a car crash may increase your risk of needing a total knee replacement years down the road.

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How much does car accident medical care cost?

Medical bills due to the cost of treating serious car accident injuries can add up fast. Depending on the severity of someone's injury and which medical treatments and tests are performed, medical care costs can easily add up to thousands of dollars or significantly more.

One study several years ago by [Verisk Analytics](#) reported that the average cost of medical care for treating a car accident injury was just over \$15,000 per person per accident. But that's an average – many victims end up paying significantly more, especially if they have long-term or permanent injuries.

Overall medical costs can increase dramatically if car accident injury victims require surgery or need to stay overnight in a hospital. The cost of ongoing, long-term medical care for many injuries can significantly increase the financial impact as well.

The cost of medical care isn't just the bill for the treatment itself, either. It's the pain and suffering associated with treatment, plus the other costs (such as childcare and time away from work) that add up while you're in treatment or recovery.

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Who's responsible for paying for car accident medical care?

Like many states, Texas has an at-fault car insurance system. This means the at-fault party (and their insurance company) is responsible for paying for all accident-related expenses for injury victims.

This might sound simple, especially if another driver clearly caused your car accident. But getting the money you deserve for medical care and other accident-related expenses can often be much more difficult than many people might suspect.

Why? Because insurance companies know there's often a lot of money at stake, especially if you need extensive medical care to treat your injuries. So rather than paying you the money you deserve, many insurance companies will do everything they can to pay you as little as possible.

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Should I accept a settlement offer?

Soon after your accident, the other driver's insurance company might contact you and make what appears to be a fair settlement offer. You might be very tempted to accept their offer, especially if it seems like a lot of money.

But be aware that once you accept such an offer, you cannot ask for additional money in the future. If your medical expenses increase dramatically months or years after your accident, you will likely have to pay out of your own pocket. That's what it means if your case is "settled" – you can't go back for more.

This is why you should never accept a settlement without talking to an experienced car accident lawyer first. An attorney at our Houston law firm can do this for you free of charge during your initial free case evaluation.

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Should I file a lawsuit?

Sometimes, the best way to get the money you deserve for your collision is to file a car accident lawsuit. This is especially true if the at-fault driver's insurance company makes a lowball settlement offer, refuses to negotiate in good faith or denies your injury claim altogether.

Taking legal action after a serious accident that results in serious injuries is a big decision that should not be taken lightly. Even knowing where to file your lawsuit (you might have several choices depending on the circumstances of your crash) can be confusing.

This is why injury victims should talk to an attorney well-versed in car accident lawsuits as well as the rules and regulations that apply to motor vehicle accidents in Texas. That way, injury victims can make informed legal decisions based on the facts.

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How can a Texas car accident lawyer help?

Legal cases involving serious injuries sustained in a motor vehicle accident often turn into complicated legal matters. That's because the at-fault party responsible for paying for your injury-related expenses will often do everything they can to reduce or deny your injury claim. The at-fault driver's insurance company will have a team of attorneys working to downplay your injuries and the cost of your medical care – or blame you for the accident itself.

Don't be the only one without an attorney. A Houston car accident lawyer from [Smith & Hassler Attorneys at Law](#) can help you every step of the way. We know how the law and understand how the legal system works when it comes to serious injuries sustained in Texas car accidents. We know what evidence to look for and how to build a strong legal case designed to succeed. That way, you can focus on what matters most – recovering from your serious injury.

Learn more about your legal options. [Contact us](#) and schedule a [free case evaluation](#) with a Houston car accident attorney focused on you. Our lawyers work on a [contingency fee](#) basis. That means you only have to pay us if we secure a financial settlement or verdict for you. It's that simple.

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