Hip and Pelvic Fractures From Car Accidents in Texas

These Injuries Can Mean Surgery, Months of Rehab, and Costs That Last for Years

Hip and pelvic fractures from car accidents in Texas are among the most disruptive injuries a crash can cause. The hips and pelvis carry your weight every time you stand, sit, or take a step. When those bones break, getting out of bed or climbing stairs can become impossible for weeks or months.

These injuries often occur due to tremendous force. The National Library of Medicine (NLM) reports that most pelvic ring fractures come from high-impact trauma, such as car crashes. The same research found that patients report a significantly lower quality of life, both physically and mentally, two years after treatment. That held true even when X-rays showed the bones had healed well.

At Smith & Hassler, our Houston car accident attorneys help people with these injuries pursue the full value of their claims. The driver who caused the crash may be responsible (liable) for your losses, but insurance companies often try to undervalue fracture claims because the costs can climb so high.

At a Glance

- **Dashboard and Side Impacts Are Common Causes** – A knee striking the dashboard can drive the thighbone into the hip socket, and side crashes can crush the pelvis.
- **Recovery Can Take Months** – Many of these injuries require surgery, weeks of limited weight on the leg, and long-term physical therapy.
- **Lasting Problems Are Possible** – Some hip injuries lead to arthritis or loss of blood supply to the bone, which may require a hip replacement later.
- **Future Costs Belong in the Claim** – Compensation can include future surgery, therapy, lost earning ability, pain, and physical impairment.
- **Insurance Companies Push Back** – Adjusters may blame age, arthritis, or gaps in treatment to justify a lower offer.

What Is the Difference Between a Hip Fracture and a Pelvic Fracture?

The pelvis is a ring of bones that links your spine to your legs. It protects the bladder, major blood vessels, and nerves that run to your legs. A pelvic fracture is a break anywhere in that ring. Doctors often call it a pelvic ring fracture because a break in one spot can weaken the whole ring.

A hip fracture usually means a break near the top of the thighbone, or femur. A related injury is an acetabular fracture, a break in the hip socket itself. The socket is part of the pelvis, so this injury sits where the two types of fractures meet. It often damages the smooth joint surface the hip needs to move.

The distinction matters for your claim. Each fracture type follows a different treatment path, carries different long-term risks, and produces different future costs. Your medical records should name the exact fracture. That detail helps your legal team show why you need the care you're getting. It can also show why an insurance company's low estimate falls short.

How Do Car Accidents Cause Hip and Pelvic Fractures?

The hips and pelvis are some of the strongest bones in the body, so breaking them takes a violent force. In car crashes, that force usually comes from one of a few directions. The most common ways these fractures happen include:

- **Dashboard Injuries** – In a frontal crash, a seated occupant's knee can slam into the dashboard. The force travels up the thighbone and can dislocate the hip or break the back of the socket.
- **Side-Impact Crashes** – In T-bone crashes, the door can be pushed into the hip, crushing the pelvis from the side.
- **Head-On Collisions** – A head-on collision can jam a braced leg against the brake pedal, driving force into the hip.
- **Pedestrian and Motorcycle Crashes** – People struck without the protection of a vehicle frame often take a direct blow to the hips and pelvis.

Hip and pelvic fractures rarely happen alone. The same dashboard impact that injures the hip can damage the knee, including the meniscus (the cartilage cushion inside the knee) and the ligaments that hold the joint together. Side impacts can also cause head, chest, and abdominal injuries. Every injury should be diagnosed and documented. Each one adds to your medical costs and the impact on your daily life.

Why Are Hip and Pelvic Fractures So Serious?

Pelvic fractures can cause dangerous internal bleeding, because large blood vessels run through the pelvis. NLM research also notes that these fractures often come with other injuries elsewhere in the body. Nerve damage can also occur, sometimes affecting bladder, bowel, or sexual function. Many patients need emergency care long before anyone can think about rehab.

Hip injuries carry their own long-term risks. According to the American Academy of Orthopaedic Surgeons (AAOS), a hip dislocation can cut off the blood supply to the ball of the hip. When that happens, the bone can die, a condition called avascular necrosis. That can destroy the joint over time and lead to painful arthritis, which may eventually require a total hip replacement.

These problems don't always show up right away. Arthritis or bone loss can develop months or years after the crash, long after an insurance company wants the claim closed. That's why it's critical to understand your long-term outlook before you settle. A settlement is usually final, so you can't go back later for problems that appear after you sign.

What Does Treatment and Recovery Look Like?

Medical care often depends on where the bone broke and whether the pieces moved out of place. Some stable pelvic fractures heal without surgery. Others need open reduction and internal fixation. In this surgery, doctors realign the bones and hold them in place with metal plates and screws. Severe hip fractures may require a partial or total hip replacement.

Recovery is often slow. Many patients can't put full weight on the injured leg for weeks and rely on a walker or wheelchair. Physical therapy can last for months or even longer. People with physical jobs may be out of work much longer. Some may never return to the same type of work. All of these issues should be reflected in your injury claim.

The type of broken bone can also impact how much your claim may be worth. A stable fracture means the pelvic ring still holds its shape. An unstable fracture means the bones have shifted, which usually requires surgery. Here's how common hip and pelvic injuries compare:

Injury	Common Treatment	How It Can Affect Your Claim
Stable pelvic ring fracture	Pain control, limited walking with a walker or crutches, and physical therapy	Insurance companies may call it minor, even though recovery can take months
Unstable pelvic ring fracture	Surgery with plates, screws, or a frame outside the body held in place by pins, plus a hospital stay and long rehab	Higher medical bills and longer time away from work
Acetabular (hip socket) fracture	Often surgery to rebuild the joint surface	Higher risk of arthritis and a future hip replacement
Hip dislocation	Emergency treatment to put the joint back in place, sometimes followed by surgery	Risk of avascular necrosis and nerve damage that may appear later
Fracture at the top of the thighbone	Usually surgery with screws, a rod, or a hip replacement	Long recovery and the possibility of revision surgery years later

What Compensation Can You Recover for a Hip or Pelvic Fracture in Texas?

If another driver's negligence caused your crash, you may be able to recover compensation from that driver and their insurance company. The money you may recover for a hip or pelvic fracture can include:

- **Medical Expenses** – Emergency care, hospital stays, surgery, medication, therapy, and medical equipment, including care you'll need in the future.
- **Lost Income and Earning Capacity** – Wages you missed while recovering, plus lost earning capacity, which is the reduced ability to earn money in the future.
- **Physical Pain and Mental Anguish** – The physical pain of the injury and the emotional distress, anxiety, and frustration that come with it.
- **Physical Impairment** – Limits on what you can do, such as walking, lifting, playing with your kids, or enjoying hobbies you once loved.
- **Disfigurement** – Surgical scars or a changed way of walking that can last for the rest of your life.

Some of these losses have a clear dollar amount, like medical bills or lost pay. These are called economic losses. Other losses, such as physical pain and mental anguish, are called noneconomic losses. These are harder to put a number on, but they're often the largest part of a serious fracture claim. Proving them takes detailed records and testimony about how your life has changed.

How Are Future Medical Costs Calculated After a Hip or Pelvic Fracture?

Future medical costs are often the most important and most contested part of these claims. A young or middle-aged crash victim with a hip socket fracture may face arthritis and a hip replacement years later. Artificial hips can also wear out, so some people may need a second surgery, called a revision, later in life. Those costs belong in the claim today.

Lawyers often work with a life care planner to estimate these costs. A life care plan details the medical care, equipment, and support a person will likely need, along with the lifetime cost of each item. Doctors and expert witnesses (such as an orthopedic surgeon or an economist) can explain to an insurance company or jury why that care is medically necessary and what it will cost.

These projections can add up quickly. Planning for lifetime costs after a catastrophic injury helps make sure a settlement doesn't run out while you still need care. Without that evidence, an insurance company may value the claim based only on the bills you've received so far. That approach can leave you paying for future surgeries yourself.

How Do Insurance Companies Undervalue Hip and Pelvic Fracture Claims?

With hip and pelvic fractures, adjusters often lean on a predictable set of arguments designed to reduce car accident settlement payments. Knowing them ahead of time helps you avoid giving the insurance company what it's looking for. Common tactics include:

- **Blaming Age or Arthritis** – Insurance companies may say weak bones or existing arthritis caused the problem. Under the eggshell skull rule, the at-fault driver takes you as you were, including conditions the crash made worse.
- **Pointing to Gaps in Treatment** – Missed appointments or a delay in physical therapy can be used to argue you weren't really hurt. Insurance companies may try to deny a claim over a gap in treatment.
- **Arguing Over Medical Bills** – Under Texas Civil Practice and Remedies Code § 41.0105, you can recover only medical expenses that were actually paid or are still owed. Insurance companies may use this rule to push the numbers as low as possible.
- **Blaming You for the Crash** – Texas follows a modified comparative fault rule, which reduces your recovery if you share blame for the crash. You can't recover if you're more than 50% at fault, and your compensation shrinks by your share of blame.
- **Making a Fast, Low Offer** – An early offer may arrive before doctors know whether you'll need more surgery.

Expect the at-fault driver's insurance company to contact you soon after the crash. Never give it a recorded statement or discuss your injuries with its adjuster, since anything you say can be used to reduce your claim. Let your lawyer handle all contact, including gathering the medical evidence that answers each of these arguments before you agree to a settlement.

What Might a Hip or Pelvic Fracture Claim Look Like?

Imagine a 47-year-old warehouse supervisor driving home on the Southwest Freeway in Houston. Another driver runs a red light and slams into her driver's side door. She suffers an unstable pelvic ring fracture and needs surgery to repair it with plates and screws. She spends a week in the hospital and three months unable to work.

A few weeks later, the at-fault driver's insurance company offers to cover her hospital bills and a small amount for her pain. The adjuster points to mild arthritis in her X-rays and suggests her hip was already in poor shape. The offer ignores her lost income, her ongoing therapy, and the arthritis her surgeon says the injury may cause to develop sooner.

Her lawyer could gather surgical records, a doctor's opinion on her outlook, and a life care plan. Under the eggshell skull rule, her earlier arthritis wouldn't excuse the other driver. Every case is different, and the outcome would depend on the evidence. A full claim would look far beyond the first hospital bill.

Getting a Settlement That Covers Your Whole Recovery

With a hip or pelvic fracture, the full cost of a Houston car accident may not be clear for several months. Insurance companies know this. That's why they often push for a quick settlement before the financial impact of an accident is fully known. Proving what your future medical care will cost often requires a lot of research, backed by medical records and testimony from doctors.

For more than 35 years, Smith & Hassler has represented injured Texans and their families. Our Houston car accident attorneys can gather your records, work with medical experts, and build a claim that fits your long-term needs. We also handle every conversation with the insurance company, so you can focus on healing.

If you suffered a hip or pelvic fracture in a car crash in Houston, talk with our team in a free consultation about your legal rights and options. There are no upfront costs, and you pay nothing unless we win. Our team is professional, passionate, and ready to go to work on your claim.