

NEW YORK CAR ACCIDENT E-BOOK



GREENSPAN
&
GREENSPAN
Injury Lawyers



INTRODUCTION

You or a loved one has been injured in an accident, leaving you unable to work and facing mounting medical bills. Calls from insurance adjusters only add to the stress, leaving you wondering: Who will pay for my treatment, therapy, and lost wages?

At Greenspan & Greenspan, we understand how overwhelming this time can be. This e-book is designed to answer your questions, guide you through the process, and provide the essential information you need about personal injury law.

Our mission is simple: to protect your rights, advocate on your behalf, and help you secure the best possible outcome.

Thank you for trusting Greenspan & Greenspan Injury Lawyers. We are here to guide you every step of the way. Sincerely,

The Greenspan & Greenspan Team



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WHAT HAPPENS NEXT AND HOW LONG IT TAKES

Step 1: Filing for No-Fault Benefits

After your crash, we'll help file your No-Fault (NF2) application within 30 days. This ensures coverage for:

- Medical bills
- Lost wages
- Prescriptions
- Medical supplies

We'll notify the No-Fault carrier that we represent you.

Step 2: Reimbursement for Out-of-Pocket Costs

You may be eligible for reimbursement for:

- Travel/mileage
- Household help
- Parking or tolls

Just provide receipts we'll assist in processing these requests. Note: You're responsible for notifying your providers of No-Fault coverage, but we help with follow-ups.

Step 3: Lost Wage Claims

To receive wage benefits, you must:

- Have your employer submit a Wage Verification (NF6) form
- Provide disability letters from your doctor for missed work

If you're self-employed, submit tax returns or 1099s. We'll help coordinate this, but your active follow-up is key.

Step 4: Medical Exams (IME)

At some point, the insurer may require you to attend an Independent Medical Exam (IME). This is mandatory if you want continued coverage. Let us know when you receive the notice sometimes, we can delay it strategically.

Step 5: Legal Process & Timeline

Once we have your medical records:

- If your case qualifies for a lawsuit, we prepare a Summons and Complaint
- These documents notify the other party and their insurance to respond

Next, we exchange information through a Bill of Particulars and possibly schedule a deposition (EBT) a formal interview, often via Zoom.

Step 6: Trial or Settlement

After depositions:

- You may attend a Defense Medical Exam (DME) we'll send a rep with you
- Your case enters the Court Calendar to await trial

Most cases settle before trial. If not, the wait for a jury trial can be 12–18 months, depending on the county.

Ongoing Case Management

During downtime, you may not hear from us regularly. That doesn't mean nothing's happening we're still working behind the scenes.

Need an update? Feel free to call and speak with your attorney.

WHAT HAPPENS NEXT AND HOW LONG IT TAKES



Step 1: Filing for No-Fault Benefits

We'll file your No-Fault application within 30 days.



Step 2: Reimbursement for Out-of-Pocket Costs

Provide receipts for travel, household help, and more.



Step 3: Lost Wage Claims

Submit a Wage Verification form and disability letters



Step 4: Medical Exams (IME)

You may be required to attend an exam to continue coverage



Step 5: Legal Process & Timeline

We'll handle the lawsuit and update you on key dates

**Ongoing
Case
Management**

Trial or Settlement

Feel free to call if you need an update on your case

NO-FAULT INSTRUCTIONS

No-Fault insurance covers medical bills, lost wages, travel costs, and household help after an auto accident regardless of who was at fault.

Here's how to make the most of your benefits:

Filing for No-Fault

- Deadline: File your No-Fault application (NF2) within 30 days of the accident. We'll do this for you upon request.
- The insurance company will then send forms to your doctors, hospitals, and employer.

Lost Wages

To receive lost wage benefits:

- Employer must complete a Wage Verification form.
- **Each month** your doctor must provide a disability note confirming you can't work.

If you're receiving Disability payments, send a copy of your checks to the No-Fault carrier.

What if I am Self Employed?

This is a bit tougher for you. You have to submit:

- Self-Employment Income form
 - This is an insurance form that comes as part of the no fault application
- Two years of federal tax returns; and
- You may have to provide proof of jobs or contracts that you lost as a result of not being able to work.

Reimbursement of Expenses

You may qualify for reimbursement of:

- **Travel**

- Round-trip mileage to doctors appointments.
- Rate: \$0.28/mile as of 2025

✚ You have to provide us with the dates and names of the doctors, therapists, etc so that we can submit this to the insurance company.

- **Household Care**

- Doctor's letter.
- Signed form from caregiver.
- Not typically paid if family.

✚ Limit: You can receive up to \$25/day combined for travel and household care.

✚ Timeframe: These benefits last 1 year from the accident date with proper documentation.

- **Prescriptions**

- Pharmacy Receipt.
- Prescribing doctor's name.

Important Notes

- Always write your claim number on every document you send.
- Keep copies of all forms, receipts, and letters.
- Do not pay medical bills without consulting us.
- If you receive a denial letter, contact us before responding acting on your own could hurt your case.

When Will You Be Paid?

The insurance company has 30 days from receiving your documents to process payment.

Special Rules for Children

- Parents must handle medical billing for injured minors.
- Bills should be submitted ASAP to avoid claim denials due to time limits.

No-Fault Insurance: What You Need to Know

No-Fault insurance covers medical bills, lost wages, travel costs, and household help after an auto accident—regardless as to who is at fault.





Filing for No-Fault



Deadline: File your No-Fault application within 30 days

of the accident. We'll do for you upon request.

Reimbursement for Expenses

	Dates, provider-names, round-trip mileage. \$0.29/m
 Re scan documents	Doctor's letter/signed form from caregiver. Not if paid if family
 Lost Wages	Receipts* doctor's releasing letter
 Limit	Employer form + doctor disability letter
<ul style="list-style-type: none">• Limit: \$25 per day available for travel and household• Timeframe: These benefits	

Lost Wages

1. Employer must complete a Wage Verification form
2. Doctor must provide a disability note confirming you can't work
3. If you're receiving Disability payments, send a copy of your checks to the No-Fault carrier.
Self-employed?
Submit a Verification of Self-Employment income from + two years of tax returns

Important Notes

- Always write your claim number on every document you send.
- Keep copies of all forms, receipts, and letters.
- If you receive a denial letter—contact us before responding—acting on your case



Special Rules for Children

Parents must handle medical billing for injured minors

ARE YOU RECEIVING MEDICAID OR MEDICARE?

There are special rules when Medicare or Medicaid have paid crash related medical bills.

We need to be informed as soon as you start receiving Medicare or Medicaid benefits.

Sometimes people have what is known as a Medicare Advantage plan. We need to be provided with a copy of all of your health insurance cards so that we can comply with federal and state laws that apply

WHAT YOU CAN DO TO HELP YOUR CASE.

As part of our personalized services as your attorneys, Greenspan & Greenspan, P.C. shares with you the following tasks which you can do that will greatly assist in attaining a smooth and successful progression of your claim.

- **Patient Request for Medical Records**

- We send out your request for medical records with the HIPAA authorization that you signed to your medical providers.
- Please be aware that this request is a PATIENT REQUEST meaning that it is a request made by you requesting the records to be primarily sent to you unless the provider will agree to send it to us at the patient rate.
- We follow this procedure because often the providers wrongly attempt to charge an arm and a leg for the records to be sent to their patient's attorney.
- Therefore, we ask that you keep a look out for any CDs or paper copies of medical records that you receive in the mail or emails from your medical providers or outsourced copy services such as:
 - CIOX
 - edelivery@cioxhealth.com
 - MRO
 - Verisma

Let us know when you receive any medical record. This is very important. It is what helps move your case along.

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- **Medical Billing**

- Please send to us any bill for any medical service related to the claim for which we represent you.

- **Keeping a record of all of the following (maybe in a small notebook):**

- All days you are confined to your bed - only leaving to use the facilities as a result of this injury.
- All days you are confined to your home - only leaving for medical reasons as a result of this injury.
- Any days missed from work as a result of this injury.
- All dates of any procedures.
- All dates for dr. appointments.
- A brief summary of dr. visit.
- Health and activity changes from before and after your injury.

It will be very helpful if you would report the above by sending an email to all of us at:

Simone@greenspans-law.com,

Zulema@greenspans-law.com,

Mike@greenspans-law.com

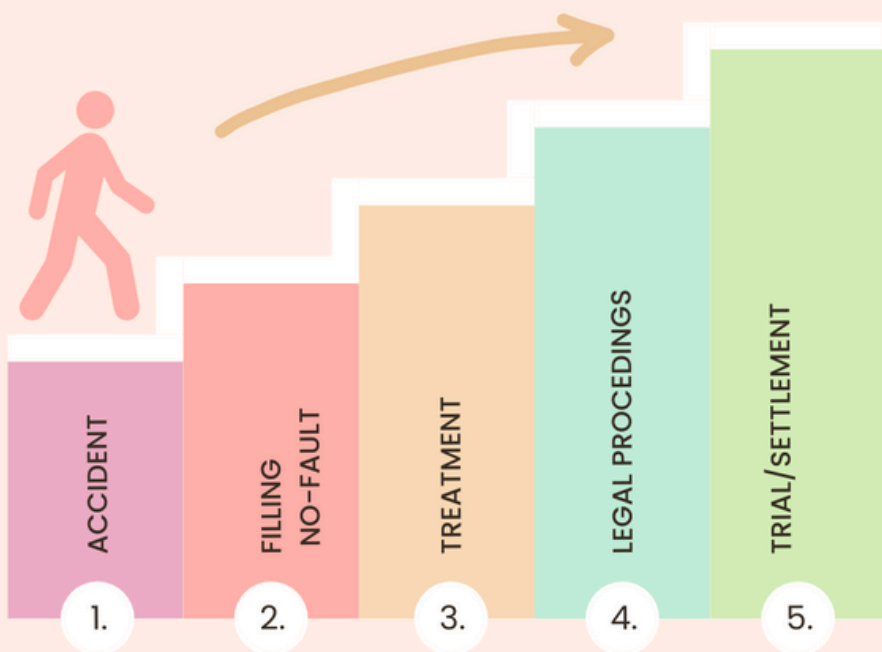
For No fault issues all of the above and

Nofault@greenspans-law.com

- **Travel/Mileage Reimbursement applicable only to NF cases**
 - Be sure to let us know when have to travel out of your local area for a medical appointment so we can request mileage or travel reimbursement from no-fault
- **Change of Information**
 - If your physical address, telephone number or email address changes, please inform us as soon as you can.

We are here for you and wish to make your claim as effortless to you as possible. However, we cannot do it alone so please help us help you and feel free to call with any concerns or just to let us know how you are. We appreciate you as a client and your trust in us. Thank you.

Legal case Timeline



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