

Sharing **OUR** Recovery

A quarterly newsletter designed to support victims, survivors, caregivers and loved ones of motor vehicle collisions.

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A Change in Season

Fall is in the air and with it marks a new school year with new possibilities. Most of us are sad to see the warm sunny days come to an end but we also look forward to embracing the crisper temperatures. The grand finale will soon be upon us where of our leaves transform from a quiet green into a vivid palette of reds, oranges, yellows and golds. Although the old leaves were beautiful & strong in their time, there comes a point when the branches need to let go and embrace the future just as every crash survivor must do. We are thinking of you and wish you continued strength with your recovery this Fall Season.

We are gearing up for an exciting fall and we look forward to continuously supporting survivors! Since launching our new website this past April, we have gained new members, more subscribers and the [Crash Support Network](#) is now attracting thousands of views. We are so pleased to announce that we now have over 300 subscribers to our Sharing Our Recovery Newsletter and our Crash Survivor Blog has over 200 loyal followers and counting. *Thank you!*

In this Fall Issue, a Doctor of Chiropractic shares his views on how important it is to seek rehabilitation therapy after a motor vehicle crash and a Canadian woman shares her survivor story with us after being involved in three separate crashes who chose to turn her unfortunate experiences into helping other Ontarians. In this issue we are also excited to share with you that this past summer we introduced our Digital Crash Memories and received wonderful feedback! Whether you are a survivor of a crash or you have lost a loved one due to a motor vehicle crash, the Crash Support Network offers you a unique way of remembering how our lives changed forever and we look forward to creating your special memories.

We are always thrilled when we publish our issues of Sharing Our Recovery not only because of the number of readers, but because there is so much more to come in future newsletters. Although our website is run virtually from Ontario, Canada, we welcome members from all over the globe because the reality is that motor vehicle crashes take place all over the world. We will continue to strive to make the Crash Support Network a larger success through commitment and dedication for many years to come. It is just the beginning and we look forward to the bright future ahead!

Thank you to our 2019 sponsor, [Iacobelli Law Firm](#). We couldn't have done it without you!

As always, wishing you continued healing.



Three motor vehicle crashes in 17 months and we were not at fault for any of these accidents. The first was a near fatal motorcycle accident of which my son almost died on the operating table. He suffered an open-book pelvic fracture with numerous injuries too extensive to list here. The second accident included both of us in his vehicle, almost one-year to the day of the first one and his car was totalled. Five months later, my parents were involved in a motor vehicle accident. After this, I verbally said to “the universe”. That’s enough, I am done.

The Journey Became an Education For Us

We were unprepared for the exhaustive process that follows an MVA. Insurance claims, medical appointments, endless paperwork and the constant pushing for what we felt we deserved and had paid for in our insurance policy. We were not prepared to be treated as “criminals” who had committed convicted wrongs. So...the journey became an education for us about our resilience, determination and absolute refusal to accept all outcomes professed by the professional opinions of others. The insurance medical examinations were a farce and we realized the goal was to boot us out of the automobile insurance system as quickly as possible, even though our bodies were not yet healed. We did not have any health insurance policies nor did we have the therapy funds to heal our bodies. We persevered and maintained our diligence in doing our therapies, hired a legal firm to help us and continued to push for health care therapies as best as we could. We were in the system for 8 years. Dealing with the insurance companies and especially their hired medical examiners and their lawyers was no joke. The stress and anxiety they produced were at times overwhelming and of course, this affected our healing process.



What I can say with honesty, is that my son would never have healed from those extensive and serious injuries completely without our accident benefits. Our minds were set to heal our bodies and this was our full-time job for many years. We learned very fast that a person can live without a lot of bells and whistles and fancy toys (ie; iPhones and a TV) but the full functioning of our bodies - we could not live without.

Ontarians Could Reach a Roadblock During Recovery

There have been so many changes to the accident benefits in Ontario now and I feel deeply for those who are not able to completely heal their bodies due to lack of support and funds. During those eight years we had difficulty finding specialized health care practitioners in our community to support us in our healing journey. We spent many hours travelling back and forth to the city instead. As a result of our experiences with Three Motor Vehicle Crashes, we gave significant thought to the predicament that many Ontarians presently find themselves in and came up with two solutions.

1. I wrote a guidebook called: *“Automobile Insurance Basics & Accident Benefits : A Consumer’s Guide”* which outlines basic information to help individuals in an MVA navigate the insurance system. It highlights information that I wish I had immediately after our first accident. I chose not to discredit the automobile insurance system in Ontario or tell our personal story - instead I give Ontarians facts that they can practically use, backed up with the latest Statutory Accident Benefits Schedule in an easy-to-read manner.
2. We founded www.healthlocator.ca - a website specifically created to help Ontarians find any regulated health care professional - anywhere in Ontario. This includes our local communities so we don’t have to travel to the larger cities for any kind of therapy, because we don’t know who is doing what in our communities. It is a quick and easy website to use whereby users can view health professional profiles (like linkedIn) and equally important, verify the health professional’s license to ensure that it is active. This way we get the best quality health care available.

Being involved in three motor vehicle crashes triggered many changes in our lives. We are not the same people that we were before these accidents. Our perceptions and beliefs have changed. Our love of life got intensified and we are much more appreciative of our bodies and our limited time here. We could have become cynical and despondent, we had lots of reasons to do so, but we chose to take the stance that all things happen for a reason and move forward with this belief. I am glad we did.

For more information on Health Locator please visit: [Health Locator](http://HealthLocator)

Avoid Wishful Thinking

Submitted by: Brenda Hollingsworth, Personal Injury Lawyer

Legal
Piece

Having served 1000's of personal injury clients in Eastern Ontario, our lawyers have seen many local injury victims experience the legal system and the accident benefit system in Ontario. Today we outline 5 tips we've garnered from hearing their stories.

I wish I had checked in with my doctor more often in the first 6 months post-collision.

Many of our clients seek medical help right after the collision, but then pursue physio or chiro treatments for many months without checking in with their family doctors. If you are improving with treatment, this may be fine. However, if you are not improving, getting worse or — most importantly— experiencing new symptoms, you should check in with your family doctor to report the symptoms and seek guidance. Maybe it's time to seek the assistance of a specialist or a different type of therapy. Many insurance companies discount injuries if they are not recorded in a medical doctor's chart.

I wish I had kept receipts of my injury-related expenses before I hired a personal injury lawyer.

After a collision, you might need to hire housekeeping assistance or pay for parking or take taxis to accommodate your injuries. In some cases, the expenses our clients pay that are not covered by accident benefits are significant. It becomes harder (not necessarily impossible) to recover those expenses from the defendant in a lawsuit or your accident benefit carrier without receipts. You do not have to be super organized. Just stuff anything you think MIGHT be relevant later on in an envelope or zip lock bag. When you feel better, or if you have the help of a lawyer or friend, you can sort them out for reimbursements.

I wish I had known the government could change the rules part way through my case.

If you have had a collision in the last 5 years, the laws impacting the amount of compensation available to you have changed several times. What is unusual about some of the changes is that



the government and the courts decided that those changes would be retroactive. They applied even if your case was already in the system. “No Grandfathering.” When the rules change, it can be challenging to predict what the outcome of a case may be. So far, none of the changes implemented by our government have been helpful to injured people. Our view is the longer you wait to get your

compensation underway, the higher the risk that the rules will change and you will get less.

I wish I had known that I could choose my own treatment providers.

Shortly after a collision, your insurance adjuster may recommend a “preferred” physiotherapist. We're told that many clients feel like it “almost” mandatory to attend the adjuster's recommended provider. In fact, you can attend any licensed therapy providers who accept motor vehicle cases. Often getting your own provider will give you some independence from an insurance company who is trying to get you through treatment asap.

I wish I had kept track of lost business opportunities before I hired a personal injury lawyer.

For people who are self-employed, or who work on commission, lost income is more complicated to claim than for salaried employees. How do you measure the loss of real estate clients because you can't hustle or carpentry jobs that you decline because you can't take on heavy jobs during your recovery? Carefully recording networking events missed, or clients declined or referred can make a big difference to the amount of compensation you recover.

Avoid wishful thinking by hiring an injury lawyer immediately after your motor vehicle collision. For more information please visit our website: www.personalinjuryottawa.ca



It's important to seek rehabilitation therapy after a crash because being involved in a motor vehicle collision can be a devastating and sometimes life altering event. There are many concerns and questions that a motor vehicle collision survivor will typically have when confronted by their unique post-collision circumstances – including financial, occupational, health, and legal related issues. While it is important to consider all aspects, I will take the following time to discuss why it is of utmost importance to seek comprehensive rehabilitative therapy following any motor vehicle collision.

Pay Attention When A Physician Recommends Rehab

Whether your injuries sustained are considered to be minor, moderate, or severe in nature, it is crucial that a trained health professional examine and assess your condition to ensure all of the systems of the body are operating as would be expected. Due to the forceful impact that occurs in a collision, it is common practice to screen individuals at the emergency room to rule out any injuries that would be considered major or severe. Once the hospital emergency has ruled out these concerning issues, there can sometimes be a disconnect on the next steps to take. Patients will commonly report they were given advice by the emergency room

attending physician to seek “rehab”, however it remains rare to be given more specific advice about the type, duration, and frequency of rehabilitative care that will be capable of producing the greatest possible results.

Best evidence currently supports a multidisciplinary approach to rehabilitation following a motor vehicle collision, and also supports early initiation of rehabilitative care. It is important to select a clinic that will be capable of addressing all aspects of care to ensure a complete and timely recovery. A comprehensive clinic will incorporate practitioners capable of manual therapy, active physical rehabilitation exercise, concussion management, access within clinic to medical doctors and specialist referrals, a bracing specialist, and psychological and emotional counselling. A comprehensive multidisciplinary structure such as this creates an effective environment of care where practitioners work together in consistent communication as a team whose focus is your recovery. Chiropractic, Physiotherapy, and Massage Therapy are all integral components of an effective manual therapy plan of care. The most common injuries experienced in motor vehicle collisions involve soft tissues (muscles/tendons) and treatment and recovery from these injuries should include manual therapy to assist with pain, tension, and movement restriction secondary to the injuries.





Your Plan of Recovery Should Include Active Exercise Therapy

Chiropractors who work in a multidisciplinary setting familiar with managing cases of motor vehicle collisions will most often employ an evidence informed style of practice capable of diagnosing and treating any musculoskeletal or nervous system injuries. It is common that evidence informed Chiropractors will manage a patient's case by screening for these injuries and referring to the appropriate adjunct practitioners to develop the optimal team and plan of recovery, on the basis of the needs of each individual case. In addition to many manual therapy techniques, evidence informed Chiropractors also employ a wide array of exercise-based interventions and when applied to a circumstance of recovery, serve to expedite recovery times, and strengthen and stabilize the injured areas of the body. It is of utmost importance that any plan of recovery following a motor vehicle collision include a component of active exercise therapy to ensure complete function is restored to the greatest possible degree.

Many types of manual or "hands-on" therapies, as well as modalities (Ultrasound, Electrotherapy, Laser, Heat/Ice, etc.) will be effective at modifying symptoms and reducing the overall discomfort that a given patient may be in. While this remains an important factor in the goals of care, in the absence of a significant active and strength-focused rehabilitative exercise/mobility component, maximal recovery becomes less likely. Contrary to popular belief, being consistently sedentary in order to 'rest for recovery' will typically only serve to delay the total timeline to complete recovery, and can sometimes contribute to symptoms becoming chronic. Patients who return to a more mobile and active lifestyle at the earliest possible point in their recovery, will typically experience a

more rapid decrease in pain, a more rapid improvement in range of motion and mobility, and return to work and/or the activities of daily living at an earlier stage when compared to a similar patient who chooses a more passive recovery path.

Being Prepared Will Speed the Paperwork Process

Finally, an exceptionally common patient report is frustration with the navigation and completion of the mountains of paperwork, gathering necessary information and contacting important figures, and generally understanding the mechanics of how the claim process works following a motor vehicle collision. When you seek rehabilitation therapy after a crash, the early stages can be an extremely stressful and difficult time, and even tasks that may once have seemed simple have become a challenge. A recommended multidisciplinary clinic will be helpful in assisting patients through the often-confusing path and will help guide you in your understanding of the structure of the program and the possibilities and/or limitations – therefore leading to less stress about your scenario. Being prepared will help to speed the process of completing the initial paperwork leading to quicker submission of the required forms, and therefore a quicker approval of your claim. It is important to have all of the details of your insurance coverage, the details of any extended health or group health benefit programs, and any reports of previous examinations and/or diagnostic imaging. Having all of this information organized ahead of the initial visit to your rehabilitation facility will assist in the facility's ability to serve you in an efficient manner and expedite your recovery.

“Contrary to popular belief, being consistently sedentary in order to ‘rest for recovery’ will typically only serve to delay the total timeline to complete recovery, and can sometimes contribute to symptoms becoming chronic.”

For more information please visit: [Sports Medicine and Rehabilitation](#)



Exciting News.....You can now create your very own Digital Crash Memory!

Digital Crash Memories are a wonderful way for us to remember as I will never forget the day my entire life changed in a matter of seconds from being involved in a motor vehicle crash. I like to refer to the day that I survived a crash as my “crashiversary” and when I find myself faced with this particular day, I always take a moment to reflect on my life and how far I have come. Last year, I wrote a blog entitled 6 Years of Healing which achieved tremendous positive feedback. Thank you!

As a creator of an online support group, members of our group have been reaching out for quite some time to tell us that their “crashiversary” is approaching and they are unsure how they will handle the day mentally. They also do not know how to even recognize the day. Afterall, it’s not about cake and balloons and most close friends & family forget but we will always remember the day our lives came to a screeching halt. Crash Support Network strongly believes that we should never forget anyone that has been affected by a motor vehicle crash and we are pleased to announce that we offer a unique way of remembering the day our lives changed forever by allowing you to create your own Digital Crash Memories.

Digital Crash Survivor Memory Button

If you are a survivor of a motor vehicle crash, Crash Support Network is pleased to offer your own Digital Crash Memory Button. The Survivor Memory Profile Button is custom-designed with your personal “crashiversary” date and once created, you can share it on social media, use it as your profile icon or print it on anything you like.



Digital Crash Memory Tribute Button

Unfortunately, some motor vehicle crashes can have devastating affects and some of us do not survive. It is hard to accept the death of a loved one, especially when they are taken from you so suddenly and we are terribly sorry for your loss. Although floral tributes and photos provide a visible focus of grief as well as a clear reminder to motorists of the tragic consequences, photos tend to fade or you may be faced with the unfortunate task of taking down your loved one’s memorial site. You want to honor them and help keep their memory alive.

If you would like to create a tribute for your loved one lost in a motor vehicle crash, Crash Support Network is pleased to offer your own Digital Crash Memory Tribute Button. Once created, you can share it on your loved one’s memorialized account, share it as your own profile icon or share it privately with your friends and family.

Whether you are interested in creating a Digital Crash Survivor Memory to show the world that you are a survivor or wanting to create a Digital Crash Memory Tribute in honor of someone you lost in a crash, creating your personal Digital Crash Memories is simple. You will be asked a few questions and the information collected will help build your image. A one time fee is required to create your personal profile image and once your button is created it will be emailed directly to you!

The Digital Crash Survivor Memory Button is yours for just \$20.00 and a Digital Crash Memory Tribute honoring your loved one is \$50.00. This is one time fee and you own it forever. We also encourage you to add your image to our Virtual Crash Memorial Page which is included with any order.

The internet is an increasingly important part of our daily lives and social media has become a platform that has helped new groups and communities of interest come together. Whether you are a survivor of a crash or you have lost a loved one to a motor vehicle crash, let us help you remember the day our lives changed forever.

For more information just click on this link: [Digital Crash Memory](#).



Assistive Device Exchange

Submitted by: Amy Courser, E-Commerce Manager

Organization
Spotlight

This issue, our Organizational Spotlight goes out to Assistive Device Exchange where they offer a free online classified site for used equipment. This is a fantastic site for Canadians that are in search of mobility equipment or want to donate their gently used equipment after surviving a motor vehicle crash!

People who find themselves with a wheelchair they inherited or no longer require themselves will attempt to donate it by contacting the usual suspects that might have a need for mobility equipment such as hospitals, second hand stores, churches, legions and other agencies. Unfortunately, they are often surprised to discover that their donation is turned down due to lack of storage space, or legal concerns.

After starting out with the best of intentions, many find themselves frustrated after multiple attempts to find a new home for mobility equipment and these much needed items end up back in the basement or sent to landfill. There are tens of thousands of people with disabilities as well as survivors of motor vehicle crashes across Canada that are struggling with the cost to purchase items such as walkers, wheelchairs, bed and bath aids for better quality of life.

How do we get good used assistive equipment into the hands of people who need it?

Independent Living Services of Simcoe County & Area also received calls from people looking to donate mobility items and

created a new way to connect people looking to sell or donate mobility equipment directly to the people who needed it. With the help of United Way of Simcoe Muskoka and Ontario 211, The Assistive Device Exchange was born in 2012. During the first 4 years the program was in operation, over 1,300 items were posted on the site, and over 1,100 of them found a good home with someone who needed the assistive devices.

The Assistive Device Exchange is a Free Online Classified Site for used equipment that's now expanding across Canada which directly connects people who are selling or donating equipment to the people who need it. It is quickly becoming the go-to website for caregivers and people with disabilities who need assistive equipment as well as people who have assistive equipment they do not need. There is also a 'wanted' category for requesting items that are not currently available for sale or giveaway.

Now, instead of shoving that wheelchair further back into the basement or garage, it can be listed for sale or giveaway on The Assistive Advice Exchange where someone who needs it can find it.

You will definitely want to check out their website at: [Assistive Device Exchange](#)



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We are always looking for articles or stories, and we would love to hear from you!

Email us: info@crashsupportnetwork.com

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CRASHSUPPORTNETWORK

Our Mission is to provide online support, resources and to raise awareness for survivors that have been affected by a motor vehicle crash.



CrashSupportNetwork.com

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