

A composite image featuring a medical bill, a stethoscope, a calculator, and a pen. The medical bill has columns for 'Description', 'Quantity', 'Unit Price', and 'Total Price'. It lists items like 'Vital Signs', 'X-ray', and 'MRI'. The calculator is a gold and black handheld device. The stethoscope is silver and black. The pen is silver. The background is a light blue gradient.

Insurance-Directed Care (Preferred Providers)

- Preferred Providers vs. Independent Choice. Insurers sometimes recommend “preferred providers” for assessment or treatment. While this may streamline costs, it can also limit the scope of evaluation or treatment options. Patients are generally entitled to choose qualified providers who can fully assess their injuries.
- YOU DO NOT HAVE TO OBTAIN CARE AT A PREFERRED PROVIDER; THE AUTO INSURER IS REQUIRED TO PAY AT LEAST YOUR MINOR INJURY TREATMENTS AT ANY PROVIDERS LOCATION YOU CHOOSE SO LONG AS THEY ARE REGISTERED ON HCAI.

How to Protect Yourself:

- **Ask:** “Do I have the right to select my own healthcare provider?” If they say no, they are not being truthful. Contact a reputable personal injury lawyer before agreeing to anything!
- **Ask:** “Will my chosen provider’s costs be covered under my policy?”
- **Ask:** “What criteria does the insurer use to select its preferred providers?” “Do you have an agreement with an organization, publicly traded company or franchise, or do you select providers based on individual qualifications? The clinic you are recommending, who is the doctor that will be treating me, what are their qualifications?”
 - The auto insurer will NOT know this as they are instructed where to send you and have no idea about who is treating you!
- **Ask:** “Does the recommended provider have specialized training in whiplash?” If they can’t answer this, ask, why would you send me to a provider which you have no idea about their training, education and experience treating these specific injuries?

The information provided reflects Dr. Jason Mazarella’s professional experience of nearly 20 years working with patients who have sustained whiplash injuries. It is offered for general educational purposes only and should not be construed as legal or medical advice. Individuals should consult appropriate professionals and exercise their own judgment when making decisions about their care.