

LIFE, LIBERTY, AND THE LAW



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PERSONAL INJURY ATTORNEYS

407-254-4901

There Will Never Be Another Season Like Spring 2020

By Kim Cullen

Bob and I hope that you and your family are both healthy and safe as you are reading this newsletter. As I write this, Orange County and most of the rest of Florida, are finally re-opening bars, nightclubs, and other gathering places - albeit still with some restrictions. As other states do the same, reports are indicating that the rate of new COVID-19 cases is expanding rapidly.

As much as we would all like it to be the case, we aren't out of this mess yet. We need to continue to encourage and be there for each other.

This was a theme that rang through all of the end-of-year events and non-events that happened for the Hemphill and Cullen families this Spring.

All of Orange County Schools closed their doors and went entirely virtual. This was a strain on everyone involved - but especially on younger kids (and their parents!) However, being the excellent parents that they are, Bob and Julie did a great job ushering Lindsey and Allison through the school year. I believe the secret was lots of parental attention in making sure they completed their studies - but also a lot of time in the pool

and at the beach. The addition of Winston - a Boston Terrier puppy - to the family was an incentive, I'm sure. For the Cullens, the shutdown of schools wasn't only limited to high school, but also the University of Florida. This meant ALL of the Cullen kids were home at the same time for an extended period - for the first time in a long time. It gets crowded with that many adults around! Everyone finished their semesters on-line. Not very much fun...

Luke is probably deserving of the most sympathy, family-wide. COVID-19 was responsible for cancelling basically every major high school Senior-year event: most of his last

lacrosse season, prom, and graduation. Some of the parents got together and put on a mini-graduation ceremony - thus the photo you see on this page.

Fortunately, we are hearing that the University of Florida plans to welcome students back to Gainesville in the Fall. Luke is extremely excited

to be joining all three of this siblings for the one semester in their lives that they will ever all attend the same school together! The Cullen kids can't wait.

Stay smart and stay safe out there!





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Difficult Time Finding a Doctor After a Florida Accident?

By Kim Cullen

When most people make it home after having been involved in an accident, one of the first things that they try to do is secure appointments to see their doctors. Many people are surprised to learn that their regular family doctors - physicians whom some of them have seen for years - will refuse to see them once they have heard that a patient has been involved in a car accident. This is not only true of family doctors, but also primary care physicians, internists, neurologists, and various other specialties.

This obviously can be very frustrating, and leaves many of our clients wondering looking for answers.

I don't know that there is any one answer that explains why all of these medical practices treat accident victims this way, but I have my suspicions.

One reason could be because most doctors that don't see a lot of car accident victims don't want to deal with automobile insurance companies. Most general practice doctors and their offices



are familiar with filing medical claims with group health insurance companies, Medicare, and Medicaid. However, the rules and procedures for submitting bills to car insurance companies is very different and FULL of pitfalls and loopholes. If doctors' offices don't follow procedures VERY carefully, their bills can go unpaid. Even though car insurance often pays at a much higher rate than other insurance, I bet many doctors' offices just don't want to put up with the additional rules and procedures, or don't want to hire the additional

administrative staff necessary to follow all of the rules, meet the deadlines, etc.

Another potential reason could be that doctors simply don't want to do the level of charting necessary to have their medical bills paid by car insurance companies. Car insurance companies are sticklers, and won't pay bills unless they are accompanied by very detailed medical records that contain certain information the companies are looking for. If a medical record is defective, a car insurance company is apt to refuse to pay the accompanying medical bill. Many doctors probably prefer to focus on their patients, rather than record-keeping, and therefore prefer to avoid treating car accident patients.

My third suspected reason - and the one that probably makes the most sense to me - is that the doctors know that car accident patients lead to contacts with lawyers. Contacts with lawyers

means more demands on the doctor's time for additional reports, depositions, hearings, and maybe even jury trials. Most doctors have little patience for lawyers to begin with (they are almost always seemingly worried about medical malpractice claims - most with little reason to be), and simply wish to spend their time more productively - either with patients or doing something enjoyable. Few people I know - including most doctors - want to spend their time being questioned by lawyers.

There could also be other reasons that doctors don't want to treat car accident patients, but these are my best guess after practicing in this field for almost 27 years.

Fortunately, we've been able to build a nice network of doctors who ENJOY treating accident victims. Their offices are patient-focused and they really try to help.

If you have any questions about finding a doctor after a Florida car accident, reach out to us at 407-254-4901 or text us at 407-644-4444.

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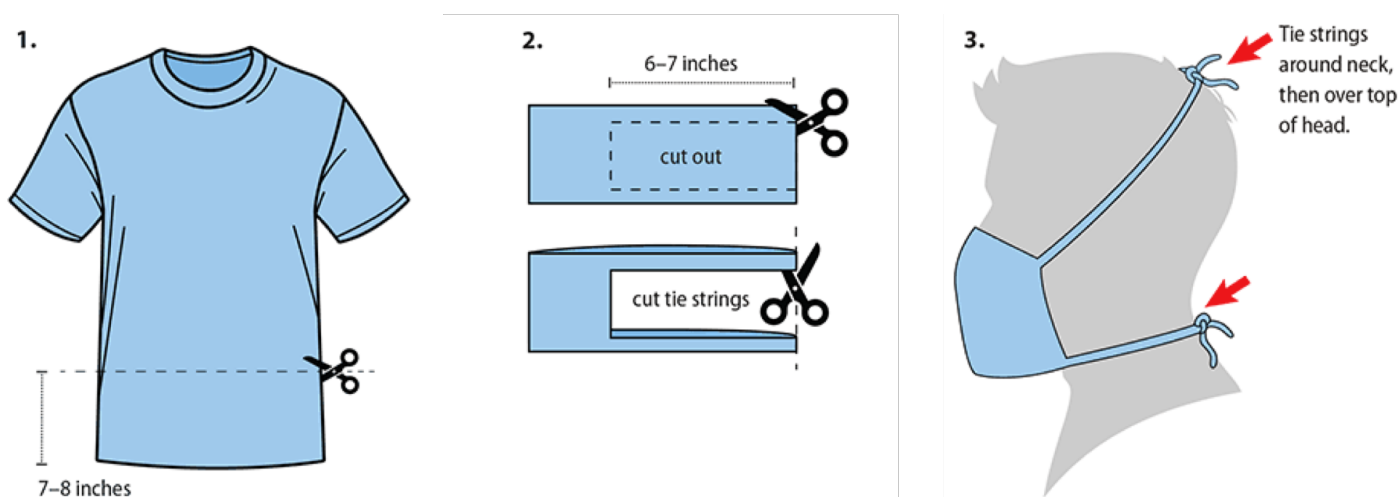
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No-Sew Quick Cut T-shirt Face Covering

By Kim Sprouse

Although it is easier to find masks today than it was even just a few weeks ago, it never hurts to know how to do it yourself. Although an N95 mask is the best most non-healthcare professionals can do, a cloth mask will do in a pinch.

In the event that you cannot find a mask, or just prefer to be a “do-it-yourselfer”, here are some instructions showing you have to convert an old t-shirt into a socially-responsible mask. Simply follow the graphic below or go to the CDC website — www.cdc.gov and do a search for face masks, then click the “Use Cloth Face Coverings to Help Slow Spread” article — for instructions to make different masks.



Creative Activities to Keep the Kids Busy

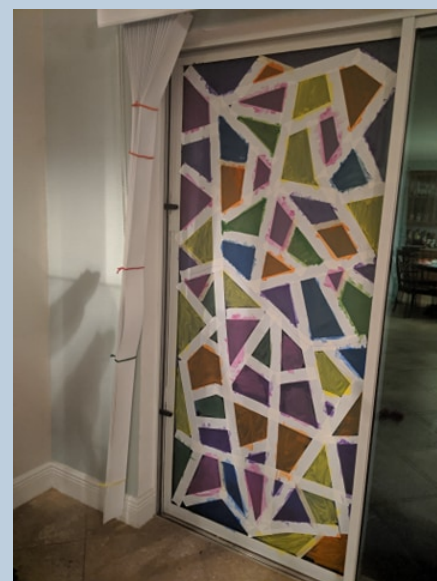
By Kim Sprouse

Many of us have been home with the kids since mid-March, and now we’re wondering what we are going to do all summer...

How many times can we listen to, “I’m bored” before we start losing our minds? Never fear, there are a lot of activities parents are doing with their kids to keep them busy. A simple Google search will bring up endless possibilities, but I’ll share some of my family’s and friends’ favorite ideas here.

One popular idea has been letting the kids color windows or fences with washable paint or chalk. Parents put painters tape up and just let the kids get creative. (See image on the right of a sliding glass door.)

Other ideas include gardening, cooking or baking, virtual field trips, treasure hunts, and bike riding or yoga. The possibilities are endless so don’t stress yourself out trying to think of something new. Just go online and do a simple Google search. You’ll be surprised with some of the ideas people have come up with.



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What Is A Claims Index? (And Why You Should Care)

By: Kim Cullen

Insurance companies know more about you than you probably realize. Whenever an insurance company pays out a claim – small medical bills, property damage claims, damaged roof claims, or even personal injury settlements – they report that claim to a central database (also called the “index”).

When an insurance company receives a new claim, an adjuster will routinely search the claims index to see if and when the claimant has filed other claims. They want to see whether you are one who frequently files insurance claims, if you’ve ever been involved in an accident, and/or which body parts you’ve previously reported injuries to.

What they really want to do is see if they can catch you lying. They want you to say that you have never been injured before, and then find something in the index to the contrary. If they are successful, they’ve caught you in a lie. Insurance companies know that juries tend to punish liars.

This is why we urge our clients to be honest with us about prior accidents and injuries. We can protect - and generally make generous money recoveries for - any client who has suffered previous injuries - as long as we know about them. Claims Indexes are only harmful if the claimant denies or tries to hide something that is accurately captured on the index. Don’t help the insurance companies hurt your case.

