Perhaps because they are so common, many people fail to consider the short and long-term consequences of suffering a severe injury in a car accident. The days, weeks, and even months following your accident can be overwhelming. This guide will walk you through all of the main concerns that may result from a car accident and how to navigate through them.

Medical Bills & Debt

One of the most common consequences of a car accident is for victims to wind up with significant medical debt. Even if you have health insurance, you will be responsible for any out-of-pocket medical expenses such as deductibles and copays. Deductibles can be significant and copays can quickly add up if you require extensive medical treatment. Your medical expenses are only compounded if your injuries leave you unable to work. Too many people fail to recognize the long-term costs associated with their accident, leaving them with medical bills they can't pay. Costs will vary depending on the extent of your injuries, with the average hospitalization cost for car accident victims totaling $57,000. If that individual has a spinal cord injury you may be looking at a cost closer to $198,000. These costs don't even include what may be needed once you leave the hospital such as physical therapy or medications.

Car Repair or Replacement Car Costs

One of the ways that insurance companies offer to lower premiums is by convincing people to take out policies with higher deductibles. This means that, in the event of an accident, you may have to pay a significant amount for the repairs to your vehicle before insurance provides coverage. If your car was totaled, it means that the insurance payout could be significantly less than the value of your vehicle.

If the other driver was at fault, they may ultimately be required to pay your out-of-pocket costs. They may deny liability, leaving you to foot the bill.

The costs to repair your vehicle depend on the severity of the damage. For example, the cost to replace a car bumper could be as much as $2,500 and replacing an entire windshield can run between $100-$500. Not all costs may be covered by your insurance, so it's important to check the type of coverage you have and evaluate the best plans

come renewal time.

Chronic Pain As a Result of Your Injuries

Many car accident victims suffer chronic pain as a result of their injuries. Chronic pain can be very difficult to diagnose and even more difficult to treat. And even if your bills are covered, you still have to suffer the physical pain that was caused by someone else's negligence. There are many ways to help manage chronic pain, but unfortunately in some cases, it can change the victim's life forever.

Treatments for your pain can quickly add up and become a financial burden. Luckily, you are entitled to compensation for your pain and suffering under the law. There are also plenty of other resources available to those who suffer with chronic pain and we have included a few below.

Pain Management Resources

- International Association For the Study of Pain
- American Chronic Pain Association

Mental Stress & Emotional Trauma After a Crash

It is very common to have emotional side effects from an auto accident. Even a minor incident can trigger anxiety and feel like a frightening experience overall. The accident itself combined with possible vehicle damage and physical injuries is enough to cause quite a bit of stress for anyone involved. In most cases, the mental toll is temporary and does not remain a concern long-term.

However, in very serious accidents, such as where someone suffered a traumatic brain injury, victims may suffer PTSD in the weeks and months following the crash. Symptoms can appear as soon as within one month of the accident, but can sometimes take longer to manifest themselves. These symptoms can include the following:

- Recurring, intrusive, and unwanted memories of the accident
- Loss of sleep due to nightmares about the accident
- Flashbacks - reliving the accident as if it were happening again
- Severe emotional distress or physical reactions when reminded of the accident

There are many ways to seek support for any emotional trauma you have as a result of a car wreck. Aside from seeking the advice of a professional therapist, there are free resources available online that may help reduce your overall stress levels.

Helpful Mental Health Resources & Articles

- **Anxiety & Depression Association of America**
- **Coping With a Traumatic Events**
- **Find a Therapist**

Surprising North Carolina Car Accident Statistics

The North Carolina Department of Transportation compiles crash statistics for every year. The most recent year available is for 2019, but we believe that it emphasizes the potential dangers that North Carolina motorists face every day:

- Over 1,400 people were killed in motor vehicle accidents, a 1.9% increase over the prior year
- Over 125,000 people were injured
- Almost 75% of all accidents occurred between 7:00 am and 7:00 pm
- 14.02 people were killed in motor vehicle accidents for every 100,000 people
- Speed was a factor in 25.6% of all car accident fatalities
- Alcohol was a factor in 4.8% of all motor vehicle accidents and 30.02% of all car accident fatalities

While statistics are not available yet for 2020, there does appear to have been a decline due to the pandemic. The number of crashes closely tracked the five-year average by the close of September, reminding us that the decline was not due to people driving more safely.

At Martin & Jones, we've been helping car accident victims get fair compensation for their injuries for 40 years. To schedule a free consultation, call us today at 800-662-1234 or contact us online to discuss your case and how we can help.

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