



BackTalk Newsletter

March 2026



"I'm a great believer in luck, and I find the harder I work, the more luck I have."

-Thomas Jefferson

REGISTER NOW



FREE
**MINI SEMINAR FOR CA'S
& CHIROPRACTORS**

**THURSDAY, MARCH 19TH, 2026
9:00 AM TO 1:00 PM**

LARSON LAW OFFICE
922 W BAXTER DRIVE SUITE 200, SOUTH JORDAN, UT 84095

Are you serious about having a PI business?
If so, you will want to attend this FREE Seminar!

Topics will include how to protect your practice from liability, billing, PIP,
record keeping, interesting cases to learn from, ect.

Lunch will be provided!

No CE Credits are offered

FOR MORE INFORMATION AND TO REGISTER CONTACT:
SELINA @ 801-601-8323 OR EMAIL: SELINA@LARSONLAWUTAH.COM



March Legal Update:

Protecting Your Practice in Personal Injury Cases

As we head into spring, March is a great time to review procedures that protect both your patients and your practice in personal injury cases. Chiropractors play a critical role in injury recovery, but without proper documentation and legal awareness, even strong cases can become difficult to collect on.

Here are a few reminders to help safeguard your accounts receivable and strengthen your position in Utah PI cases.

1. Verify Representation Early

Many patients are hesitant to hire an attorney immediately after an accident. While understandable, this can put your office at financial risk once PIP benefits are exhausted.

In Utah, Personal Injury Protection (PIP) typically provides **\$3,000 in medical benefits** under auto policies. Once those benefits are depleted:

- If the patient is represented and you have a signed lien, your balance is usually protected through settlement.
- If the patient is not represented, your options may be limited to:
 - Accepting direct payment arrangements, or
 - Billing health insurance (and accepting contractual reductions).

Encouraging patients to clarify representation early helps everyone involved.

2. Use Proper Lien Documentation

A properly executed lien agreement is one of the strongest tools to protect your receivables in injury cases. Make sure:

- The lien is signed by both patient and attorney
- Treatment dates are clearly documented
- The balance is updated regularly
- You respond promptly to attorney requests for billing records

Clear communication builds trust and increases the likelihood of full payment at settlement.

3. Strong Documentation = Stronger Case Value

Detailed chart notes matter. Insurance carriers closely scrutinize chiropractic records. Consider:

- Clear mechanism of injury documentation
- Objective findings at each visit
- Functional limitations
- Use of outcome assessment tools (such as the Rivermead Questionnaire when concussion is suspected)
- Documented medical necessity for continued treatment

Well-documented care not only supports the patient's recovery but also strengthens the overall claim value.

4. Understand Utah's PIP Subrogation Rule

Utah is unique in how PIP reimbursement works. Under Utah law, PIP subrogation is handled **insurer-to-insurer**, meaning the bodily injury carrier reimburses the PIP carrier directly.

This can sometimes create confusion at settlement if the adjuster attempts to reduce settlement funds improperly. When attorneys and providers communicate clearly about PIP payments made, it helps prevent errors and delays.

5. Don't Let Old Balances Linger

The longer a balance sits, the harder it becomes to collect. If treatment occurred several years ago and the case is unresolved:

- Request a status update from the attorney
- Confirm the current balance
- Discuss resolution options if necessary

Proactive communication prevents surprises at settlement.

Working Together for Better Outcomes

Chiropractors are often the primary treating providers in auto injury cases. Your documentation, consistency, and communication directly impact both patient recovery and case success.

We value the work you do and are always available to answer questions regarding liens, PIP exhaustion, documentation concerns, or settlement procedures.

If there's a topic you'd like addressed in a future newsletter, please let us know.

Here's to a strong and successful spring season! 🌸



www.larsonlawutah.com

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Clear Communication, Better Outcomes: Why Stronger Documentation Equals Stronger Case Value

In personal injury cases, documentation is everything. Clear, consistent, and detailed chart notes don't just support patient care—they directly impact case value.

When records accurately describe mechanism of injury, objective findings, functional limitations, diagnosis, treatment plan, and patient progress, they create credibility. Insurance adjusters evaluate cases based on what is documented—not what was intended or verbally discussed.

Strong documentation:

- Connects the injuries to the accident
- Demonstrates medical necessity
- Shows continuity of care
- Supports pain and functional limitations
- Justifies treatment duration and charges

Gaps, vague language, or missing objective findings can reduce settlement value—even when the patient's injuries are legitimate.

Clear communication in your records leads to stronger negotiations, better outcomes for patients, and fewer challenges from carriers.

When it comes to case value, the story your records tell truly matters.



**Thank You for Your Trust –
Referrals Are Appreciated!**

We are truly grateful for the trust you place in us to handle your personal injury cases. Your referrals are the highest compliment we can receive, and they help us continue doing what we do best: supporting patients through challenging times.

If you know someone who has been in an accident and could benefit from experienced legal guidance, we would be honored to assist them in getting the care and compensation they deserve.

You can rest assured that anyone you refer will receive the same dedication, respect, and attention to detail that we provide to every client.

Thank you for your confidence in us—
we truly value your partnership.

HAPPY ST. PATRICK'S DAY FROM ALL OF US AT LARSON LAW!!



Larson Law

Pamphlets & Business Cards

Please let us know if you are in need of Larson Law pamphlets and business cards.

We can mail them out to you or feel free to stop by to pick them up.

Let us help you with your Personal Injury case flow!



www.larsonlawutah.com

801-601-8323

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We'd love for you to join and like our pages!

**If you have any recommendations for our BackTalk newsletter or our
upcoming seminar,
please email us at ceri@larsonlawutah.com**

Find Us Online



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