

Getting Medical Treatment After a Crash When Money Is Tight A lot of people skip the doctor after a wreck for one reason. They're worried about the bill. Maybe you don't have much saved, maybe you're missing shifts because of the crash, or maybe you just don't know who's supposed to pay. It's a real fear. But skipping care can hurt both your health and your claim. Start by checking your own auto policy for Personal Injury Protection, or PIP. In Texas, insurers must offer PIP with a minimum of \$2,500, and it's included in your policy unless you rejected it in writing. PIP generally pays no matter who caused the crash, so it can help cover early medical bills and some lost wages quickly. If you have health insurance, use it too. Your deductible or copay may feel like a lot, but it's usually far less than paying full price, and those costs can be part of your claim later. Keep copies of every bill and statement you get, even the small ones. Here's something that surprises people. Texas is an at-fault state, but the other driver's insurer usually doesn't pay your medical bills as they come in. It typically pays once, at settlement. And Texas minimum coverage is only 30/60/25, which means \$30,000 per injured person. Serious injuries can pass that fast. That's why uninsured and underinsured motorist coverage matters so much here, since plenty of drivers on San Antonio roads carry little or no insurance. If you have UM/UIM on your own policy, it may step in when the at-fault driver has no coverage or not enough to cover your losses.

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Don't let gaps in treatment pile up. Insurers look for them and argue that you must not have been hurt. If you can't afford a follow-up visit, say so, and ask for help finding a way forward. Tell your doctor about every symptom, even ones that seem minor, so your records are complete. Clients of The Aguirre Law Firm often mention that the team talks directly with doctors to plan treatment and checks in after therapy sessions. A San Antonio car accident lawyer can also help sort out which coverage applies, keep your bills organized and make sure your claim reflects medical costs now and in the future. If you're being treated at University Hospital or Methodist Hospital in the South Texas Medical Center, the firm is a short drive north, and online appointments are available if getting around is hard right now. The consultation is free and there's no fee unless they win, so talking to a lawyer won't add to the stack **Visit website** of bills. Call (210) 922-0808 any time, 24/7, or visit the Napier Park office off Loop 1604.

The Aguirre Law Firm, PLLC Address: 3015 Napier Pk, San Antonio, TX 78231 Phone: (210) 922-0808 FAQ About San Antonio Car Accident Lawyer How much do lawyers take from a car accident settlement in Texas? Most Texas car accident lawyers work on contingency, so their fee is a percentage of what they recover and nothing if they lose. The Aguirre Law Firm, PLLC handles San Antonio car accident cases this way, with no upfront cost and no fee unless the firm wins. The exact percentage is set out in your written fee agreement before any work starts, so there are no surprises. How hard is it to win a car accident lawsuit? It depends on the evidence. Clear fault, a CR-3 crash report, photos, witnesses and consistent medical records make a claim much stronger. Founder Alex Aguirre spent the start of his career defending insurance companies, so the firm knows the arguments insurers use to deny or shrink claims and prepares for them early. Most cases settle, but the team is ready to go to trial when an offer is unfair. What is my San Antonio car accident claim worth? No honest lawyer can put a number on your claim without looking at the details. Value depends on your medical bills, future treatment, lost wages, the severity of your injuries and how clear the other driver's fault is. The Aguirre Law Firm, PLLC reviews all of this in a free consultation and explains what compensation may be realistic for your situation. What should I do after a car accident in San Antonio? Check everyone for injuries, call 911 and get the report number from SAPD or the Bexar County Sheriff's Office. Take photos of the vehicles and the scene, get witness details and see a doctor quickly, even if you feel fine. Then call The Aguirre Law Firm, PLLC at (210) 922-0808, which is open 24 hours a day. Can I recover compensation if I was partially at fault? Yes, in many cases. Texas uses modified comparative fault, so you can still recover as long as you are less than 51 percent responsible, although your award is reduced by your share of the blame. Insurers often push extra fault onto injured drivers after crashes at busy spots like Loop 1604 and I-

10, and the firm works to challenge that with evidence. Should I talk to the other driver's insurance company? It's best not to give a recorded statement before you get legal advice. Adjusters can use casual comments like "I'm fine" to argue your injuries aren't serious. Alex Aguirre knows these tactics from his years on the defense side, and his team can handle insurer calls for you from the first day. How long do I have to file a car accident claim in Texas? Texas generally gives you two years from the date of the crash to file a personal injury lawsuit, and two years from the date of death for a wrongful death claim. Some claims, such as those involving a government vehicle, can have earlier notice requirements. Calling The Aguirre Law Firm, PLLC early gives the team time to gather evidence before it disappears. What compensation can I get after a San Antonio car wreck? You may be able to recover current and future medical costs, lost wages and earning capacity, property damage, pain and suffering, mental anguish and physical impairment. In cases of gross negligence, such as some drunk driving crashes, Texas law may also allow exemplary damages. The firm reviews every category so nothing gets left out of your claim. What if the driver who hit me has no insurance? Your own policy may still protect you. Texas insurers must offer uninsured and underinsured motorist coverage and personal injury protection, and PIP is included unless you rejected it in writing. The Aguirre Law Firm, PLLC reviews your policy for free and pursues every available source of recovery, including in hit and run cases. Do I need a lawyer for a minor car accident? If nobody was hurt and the damage is small, you may not need one. If you have pain, missed work or the insurer is disputing fault, a free consultation is worth the call. The Aguirre Law Firm, PLLC will tell you plainly whether your San Antonio crash needs legal help. How long does a car accident settlement take in Texas? Simple claims can settle in a few months, while serious injury cases often take longer because you need to finish treatment before the full cost is known. Clients of the firm often mention regular update calls from paralegal Jackie and case manager Nicole, so you're never left guessing where your case stands. Does the firm help Spanish-speaking clients? Yes. Hablamos Espanol, and the firm offers language assistance so Spanish-speaking clients can discuss their case comfortably. Founder Alex Aguirre is a San Antonio native and a former president of the Mexican American Bar Association. Call (210) 922-0808 for a free consultation in English or Spanish.