

# Recovery & Resolution

A LEGAL NEWSLETTER FOR  
HEALTH CARE PROFESSIONALS



Graham Lundberg & Peschel *Founded 1979*

## Office Managers, Office Assistants and Chiropractic Assistants Seminar Legal and Insurance Issues

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**D**id you know that you can charge for copying your records and bills when they are requested by an insurance company? Did you know that once you have been paid you need to file a Satisfaction of Lien form with the county auditor's office, even if the lien has expired? Did you know that if your patient was a passenger in a car when they were injured, they might have two personal injury protection policies you can use to get your bills paid? Do you know what UIM and UM stand for? These are just some of the questions that will be addressed at our upcoming seminar, *Legal Guide to Insurance Issues*.

"Eye-opening"... Great tips!"...  
"What a great guide to getting paid."... "We keep our Legal Guide right next to our billing SOP manual"... "Thanks!"

These are just some of the responses to our 2004 *Legal Guide to Insurance Issues* Seminar.

Graham Lundberg & Peschel is proud to present our fourth annual summer seminar series for Office Managers, Office As-

sistants and Chiropractic Assistants. *A Legal Guide to Insurance Issues* is a comprehensive, three-hour seminar designed to educate office personnel on all aspects of a personal injury case. We will provide you with the tools you need to circumnavigate the "maze" of legal and insurance issues that inevitably surface when treating a patient injured in an accident. It will be a hands-on learning experience from which even the most knowledgeable office staff can benefit. Anyone who works with personal injury cases is invited to attend and to bring with them their questions and experiences.

We will be using our *Legal Guide to Insurance Issues* manual throughout the seminar to help answer your questions and lead you through a personal injury case step by step.

Each attendee will receive a copy of this handy reference resource, written by the attorneys at Graham Lundberg & Peschel. The manual contains important information on personal injury protec-

*continued on page 3*



**Plan to Attend Our Legal Guide To Insurance Issues Seminar...**

**For office managers, office assistants and chiropractic assistants.**

**See page 3**

# Case Study of a PI Case

Written by Brian J. Peschel, Attorney at Law

Every year Graham Lundberg & Peschel puts on a CA/Office Manager Seminar, which is a comprehensive overview of various aspects of handling a personal injury case from a healthcare provider's perspective. At this three-hour seminar, we provide all attendees with our *Legal Guide to Insurance Issues*. During that seminar we share with the attendees examples from actual cases of how information can be used for or against your patient in a personal injury case. Below is an example of a case involving a medical lien.

Washington law allows a healthcare provider who renders services for traumatic injuries to file a lien with the county auditor so that they are assured payment. Insurance carriers like to resolve injury cases without the injured party using having an attorney. It is generally the healthcare provider's belief that if a lien is filed on a bill for services rendered, that lien will ensure eventual payment if the bill is not paid at the time the patient's third-party claim settles. Usually that is the case, however, there is an exception in the lien statute stating that the amount paid under a lien shall not exceed 25% of the amount of the settlement.

If your patient, without an attorney, unknowingly resolves their case for a nominal amount of, say, \$1,000.00, the most the insurance carrier would have to pay you for your services is 25% or \$250.00. In that very same case, if the patient had hired an attorney to help value their claim, your patient would be more likely to receive full value and you would be more likely to receive payment at the time of the settlement. If you do not receive payment even when your client is

represented, you certainly have your lien to enforce payment. At Graham Lundberg & Peschel it is our practice to call all healthcare providers prior to and at the time of settlement to confirm outstanding balances so we can pay all of our client's healthcare bills directly out of the settlement. This is to ensure that our clients are not left with unpaid medical bills when

the case closes and the healthcare providers are paid.

Keep in mind your medical lien is only as good as your patient's third-party claim, and therefore, if you are looking for payment on a medical lien, it is wise to have your patient consult with an attorney early in treatment instead of waiting until treatment has ended.

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## Paralegal Spotlight – Heather D. Webb

Heather D. Webb is a paralegal for the North Sound Offices of Graham Lundberg & Peschel, P.S., Inc. Heather is paralegal to John D. Webber and has been with Graham Lundberg & Peschel, P.S., Inc., for over three years.

Heather began working in the legal field in 1990. After becoming fluent in Spanish, Heather began working as a legal assistant in 1995, handling personal injury, immigration, and minor criminal matters. In 2000, Heather left the personal injury specialty to work for a start-up company as a paralegal handling corporate matters. Heather returned to the personal injury specialty in 2002, when she was hired by Graham Lundberg & Peschel, P.S., Inc.

Heather earned her Bachelor of Arts in Spanish from the University of Washington in 1995. She is currently a Washington State Bar Association Rule 6 Law Clerk. The Law Clerk Program provides an

alternative legal education for people who do not take a law school course of study allowing them to sit for the bar exam and become a practicing attorney. The program is designed to supply a combination of theoretical, scholastic and clinical experience. It is a four-year program, and Heather is almost done with her second year. Scott F. Lundberg is Heather's tutor and many of the attorneys in the North Sound Office have served as her mentors throughout the program.

Heather is a registered legal assistant with the King County Bar Association and a student member of the Washington State Bar Association and King County Bar Association.

Heather and her husband, Ed, live in Bothell with their two black Labs, Larue and Belle. When Heather is not studying or working, she enjoys spending time with her friends and family, running and swimming.



# Attorney Spotlight – John D. Webber

John D. Webber is a senior associate attorney for the North Sound Offices of Graham Lundberg & Peschel, P.S., Inc. John and his paralegal, Heather D. Webb, focus their practice on automobile collision cases, premises liability cases, brain injury cases and construction-site accident and work-place accident claims. One of John's recent successes includes a one-million-dollar plus recovery for a client involved in an industrial accident.

Prior to joining Graham Lundberg & Peschel, P.S., Inc., John practiced personal injury law in the State of New Mexico for five years. He grew up in Santa Fe and attended college in Albuquerque.

John earned his Bachelor of Arts in Political Science, with Distinction, from the University of New Mexico in 1992. As an undergraduate, he was awarded the Truman Scholarship and served as Student Body President. In 1995, John went on to receive his Juris Doctor Degree from the University of New Mexico School of Law.

John currently holds membership with the Washington State Bar Association, the New Mexico State Bar Association, and the Washington Trial Lawyers Association.

John lives in Seattle. In his free time he enjoys running, softball, travel and attending Mariners baseball and Sonics basketball games.

## Seminar: Legal and Insurance Issues, cont.

tion insurance, third party insurance, common legal and insurance terminology and a section of tip sheets and forms. We used our experience and knowledge to create a guide that really is useful on a daily basis in any health care provider's office.

With twenty-six years of personal injury law under our belt, we understand the issues that arise when caring for a patient who was injured in an accident. We know that your patients' full and complete recovery includes the peace of mind which comes from knowing their bills will get paid.

This seminar will provide you with the knowledge and resources you need to make that happen. We welcome you to join us and bring your questions with you!



### LEGAL GUIDE TO INSURANCE ISSUES A seminar for office managers, office assistants and chiropractic assistants.

Graham Lundberg & Peschel welcome you to attend our 3-hour, hands-on educational seminar.

Join us in a discussion regarding:

- **An Anatomy of a Personal Injury Case**
- **Understanding Personal Injury Protection**
- **Medical Liens**
- **Records & Bills**
- **Third Party Coverage**
- **And Much More!**

**This is one seminar you cannot afford to miss! Registration is only \$50.00 and all attendees will receive a copy of our manual *Legal Guide to Insurance Issues*. This seminar is PRE-PAY ONLY. REGISTRATION WILL *NOT* BE AVAILABLE AT THE DOOR. Seating is limited, so sign up today.**

Wednesday, June 8

Tacoma – La Quinta Inn

Thursday, June 9

Port Orchard –

McCormick Woods Country Club

Thursday, June 23

Seattle – REI Seattle Flagship Store

Enclosed is an RSVP form. Plan to attend this informative seminar!

- All Seminars: 12:00 – 3:00 pm
- Complimentary Lunch Will Be Served
- Attendees will receive a complimentary copy of the manual *Legal Guide to Insurance Issues* which includes an insurance directory, a legal glossary as well as tip sheets and forms.
- This Seminar is for office managers, office assistants and chiropractic assistants (healthcare providers are welcome)!
- PRE-PAY ONLY. REGISTRATION WILL *NOT* BE AVAILABLE AT THE DOOR.
- To register, use the RSVP forms located inside this newsletter.





We are a team of legal professionals working together to advocate for the injured while being recognized in the community for providing the highest level of service.

**CONVENIENTLY LOCATED**

For the convenience of your personal injury patients, we offer several meeting locations throughout Puget Sound and Peninsula communities. Attorney consultations are encouraged and always free.

- Auburn** .....253-931-1111
- Bellevue** .....425-827-1111
- Burien** .....206-241-1708
- Everett** .....425-252-1111
- Federal Way** ...253-946-1111
- Gig Harbor** ....253-853-5005
- Lakewood** ....253-274-1111
- Lynnwood** ....425-775-1111
- Marysville** ....360-658-1111
- Olympia** .....360-786-1717
- Port Orchard** ..360-876-5005
- Puyallup** .....253-845-1112
- Renton** .....425-235-1111
- Seattle** .....206-448-1992
- Tacoma** .....253-627-7701

*Or Call Toll Free*

North Puget Sound area including King & Snohomish Counties  
**800-422-4610**

South Puget Sound area including Pierce, Kitsap, Mason & Thurston Counties  
**800-273-5005**

or visit us online...

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**We Rewrote the Book!**

**"Crash Course 101"**

The 4th Edition of

**"Crash Course" is Here!**

by John Graham, Attorney at Law



In the North Sound area call (800) 422-4610 for your complimentary copy.

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*We Provide the Highest Level of Service.*

**Free Consultation: 1-800-422-4610 | Visit our Web site: [www.glpattorneys.com](http://www.glpattorneys.com)**



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