



Newsletter Winter 2022

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Auto Accidents and Medical Bills



Have you been in an accident, resulting not only in property and/or vehicle damage but also in hefty medical bills? Even though you might not be at fault, you may have suffered injuries that require extensive medical treatment.

Here are some important things to keep in mind in case you have been in an accident and need help with medical bills:

1. Don't let the bills restrain you from seeking treatment. It is important to visit a doctor and have a thorough examination so that any internal injuries can be detected on time. Many people avoid going to the hospital in the fear of bills, which may save you a few bucks initially but can prove to be very costly in the long run if your injuries are serious.
2. Don't accept any insurance settlement without thoroughly reviewing it. Most insurance companies make very low initial offers knowing the victims are under stress and a little relief seems "a lot" at that time. Assess your situation and treatment bills carefully before you accept any settlement. The wisest approach is to hire a law firm that specializes in personal injury claims to fight for you against the insurance company.
3. Don't be disturbed if you don't have insurance. Talk to your doctors. They might have payment plans for patients who either do not have insurance or cannot afford to pay upfront for their treatment. We may be able to get you to a doctor that is willing to treat you and they will wait for the claim to settle before they get paid.
4. If you do have insurance, make sure you charge your bills to your health insurance company instead of your auto insurance company. Health insurance usually covers a wider range of treatments and provides better coverage than auto insurers. However, if you have Med Pay Coverage, this will be the primary insurance plan that can cover your medical bills up to the levels of coverage.
5. Accident victims can also claim benefits in the form of medical bills, loss of income due to time off from work, disability benefits if such is the case, property damage, even mental suffering. It is best to engage with a personal injury lawyer to see which benefits can be claimed.
6. Seek professional legal help. While it may seem costly to hire a lawyer when you are already worried about medical bills and lost income, some firms offer "no fee guarantee" i.e., they do not charge their clients until they win their cases and can get an approved claim.

You do not have to suffer alone. Seek help and guidance to avoid ending up with serious or lifelong injuries and a mountain of debt! Share your burden with legal experts so that you can focus on recovering and healing while they work your case and hold the at-fault driver accountable for their actions.

If you or a loved one has been the victim of a car accident, call Gary Martin Hays & Associates today: 1-800-898-HAYS. Our experienced car accident attorneys are ready to fight for the compensation you and your family needs - and deserve - after a fatal car crash. Contact our office today for your [free consultation](#).

Traumatic Brain Injury (TBI) Symptoms Checklist



Did you know that the most common injury suffered in car accidents is a brain injury? While physical injuries are easy to detect, a brain injury could go undetected for a while before a person understands what's wrong.

Make sure that you go through a complete medical exam if you have been in an accident. Here are a few known symptoms of a TBI:

- Headaches, dizziness, or drowsiness
- Inability to maintain balance
- Disorientation or confusion in familiar surroundings
- Vomiting or constant nausea
- Seizures or unconsciousness
- Weakness and fatigue combined with the inability to sleep
- Irregular speech

If any of these symptoms are apparent in your loved ones or you feel you are experiencing them, seek medical help immediately. In some cases, early diagnosis and proper treatment have helped in diminishing the effects of TBI.

People with traumatic brain injuries may find it challenging to care for themselves or communicate to others about their requirements. Here are some ways to help yourself and those suffering from TBI:

- Use a calendar or notebook to keep track of your appointments.
- Use cooking appliances that have timers and alerts.
- Make sure all emergency contacts are saved on speed dial and keep a list of such numbers next to your home phone as well.
- Color code or label objects (e.g., red color for danger, etc.).
- Follow a routine to avoid confusion and distress.

Like everyone else, people with TBI need to feel engaged, so make sure to include them in various yet simple activities. There are support groups available, along with experts who are trained to help you in such challenging circumstances. Numerous resources are also available to help you become more aware of the do's and don'ts and other requirements associated with TBI.



Recipe of the Month Asian Lettuce Wraps



Delicious and bursting with flavor, Asian lettuce wraps are a great idea for entertaining or having a family-style meal. Substitute ground beef with ground chicken, turkey, or soy crumbles for an even healthier alternative.

Ingredients

- 16 Boston Bibb or butter lettuce leaves
- 1 lb. lean ground beef
- 1 tablespoon cooking oil
- 1 large onion, chopped
- ¼ cup hoisin sauce
- 2 cloves fresh garlic, minced
- 1 tablespoon soy sauce
- 1 tablespoon rice wine vinegar
- 2 teaspoons minced pickled ginger
- 1 dash Asian chili pepper sauce, or to taste (optional)
- 1 (8 ounce) can water chestnuts, drained, and finely chopped
- 1 bunch green onions, chopped
- 2 tablespoons Asian (dark) sesame oil

Directions

1. Rinse whole lettuce leaves and pat dry, being careful not to tear them. Set aside.
2. Heat a large skillet over medium-high heat. Cook and stir beef and cooking oil in the hot skillet until browned and crumbly, 5 to 7 minutes. Drain and discard grease, transfer beef to a bowl.
3. Cook and stir onion in the same skillet used for beef until slightly tender, 5 to 10 minutes.
4. Stir hoisin sauce, garlic, soy sauce, vinegar, ginger, and chili pepper sauce into onions. Add water chestnuts, green onions, sesame oil, and cooked beef; cook and stir until the onions just begin to wilt, about 2 minutes.
5. Arrange lettuce leaves around the outer edge of a large serving platter and pile meat mixture in the center.

Recipe courtesy of Rachel Castro for [allrecipes.com](#)

What's Happening In & Around Atlanta

Feb 11 – 13

Firebird

Cobb Energy Performing Arts Center

Feb 17

The Temptations & Four Tops

Cobb Energy Performing Arts Center

Mar 5 – 13

Barber of Seville

Cobb Energy Performing Arts Center

Apr 1

David Spade

Cobb Energy Performing Arts Center

Apr 16

ATL Blues Festival

Cobb Energy Performing Arts Center

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Gary Martin Hays

Meet Our Attorneys

Our Offices

Duluth Office: 3098 Breckinridge Blvd, Duluth, GA 30096

Phone: 770-934-8000

Lithonia Office: 6830 Main St, Lithonia, GA 30058

Phone: 470-294-1660

Marietta Office: 2372 Austell Rd SW, Marietta, GA 30008

Phone: 678-495-0114

Atlanta Office: 75 Ponce De Leon Ave NE Ste 101, Atlanta, GA 30308

Phone: 470-294-1674

College Park Office: 5640 Old National Hwy, College Park, GA 30349

Phone: 470-294-1665

Gainesville Office: 431 Green St NW, Gainesville, GA 30501

Phone: 678-334-0035

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