

Should You Sign A Medical Authorization Form After An Accident?

Why Insurance Companies Push These Forms So Early When You've Been Injured in a Georgia Crash

After a [serious car accident](#), the paperwork starts coming before the pain has even settled in. Medical bills, claim numbers, [recorded statements](#), and almost inevitably, a medical authorization form from the insurance company. It's often presented as routine, harmless, or even helpful. "Sign here so we can process your claim faster," or "sign here so we can get your medical bills paid."

At the [Law Offices of Gary Martin Hays & Associates, P.C.](#), our Georgia car accident lawyers have seen how quickly that request can shift the balance of power. As experienced personal injury attorneys, we know that signing a medical authorization form is one of the most consequential decisions crash victims make early on, often without realizing what they're handing over.

What A Medical Authorization Form Really Allows

A medical authorization form gives an insurance company permission to request and review your medical records. On its face, that doesn't sound unreasonable. After all, your injuries are part of the claim.

However, the issue isn't access. It's scope.

Most insurance-provided authorizations are drafted broadly, allowing the carrier to pull records far beyond the treatment related to the accident. Once signed, the insurer isn't limited to the ER visit or the follow-up appointment. They can go fishing for details to reduce or deny your claim.

Signing An Authorization Form Is A Voluntary Waiver of Your HIPAA Rights

Under federal HIPAA laws, your medical records are private. When you sign an insurance company's authorization, you are effectively "waiving" those privacy protections.

The insurance company isn't just asking to see your bills. They're asking you to step outside the circle of federal protection so they can examine your personal health history at will.

The Difference Between Accident Records And Your Full Medical History

Insurance companies don't look at medical records to understand what you're going through. They look for leverage.

A broad authorization can open the door to:

- Prior injuries that have nothing to do with the crash
- Old [imaging studies](#) used to argue that a condition was "[pre-existing](#)"

- Unrelated diagnoses pulled out of context
- Gaps in treatment framed as a lack of seriousness

Those medical records may be years old. They may involve body parts unrelated to the injury you're dealing with now. But once they're in the file, they become tools the insurer can use to reduce or deny compensation. Unfortunately, this isn't about accuracy. It's about creating doubt.

The "Degenerative Disc" Trap

In Georgia, insurance adjusters typically look for any mention of "degenerative changes" or "prior back pain" in your old records, even if you haven't seen a doctor for it in ten years.

They'll use this to argue that your current pain is just a "flare-up" of an old problem rather than a new injury caused by the crash. By controlling the release of records, our legal team ensures the focus stays on the acute trauma caused by the collision.

Why Insurance Companies Ask For These Forms So Early

Timing matters, and insurance companies know it. They often request medical authorizations within days of a crash, before:

- A full diagnosis is complete
- Symptoms have stabilized
- Specialists have weighed in
- The long-term impact is clear

Early access lets insurers shape their strategy before the picture comes into focus. They can anchor their valuation to partial information and use your own medical history to support a lower number. And once that narrative is set, it's hard to undo.

You Are Not Required To Sign Their Authorization

This is one of the most important points injured people miss.

You are not legally required to sign a blanket medical authorization provided by the insurance company. Declining to sign does not invalidate your claim. It does not mean you're hiding something. It means you're protecting your rights.

There are lawful ways to provide necessary medical documentation without giving the insurer unrestricted access to your history. The difference is control.

How Selective Medical Disclosure Protects Your Case

In a properly handled injury claim, medical records are exchanged in a targeted way. Records related to the injuries caused by the accident are produced when appropriate and when the timeline makes sense.

That approach:

- Keeps the focus on what the crash actually caused
- Prevents unrelated medical issues from muddying the waters
- Reduces opportunities for mischaracterization
- Aligns disclosure with the stage of the claim

This isn't about delaying or obstructing. It's about precision.

Recorded Statements And Medical Authorizations Often Go Hand In Hand

It's not uncommon for insurers to bundle requests. A recorded statement. A medical authorization. A quick signature to "keep things moving."

Each request serves the same goal. Lock in information early, before you have a full understanding of your injuries or the value of your claim.

Once statements are recorded and authorizations are signed, they don't disappear. They get replayed, reread, and reframed as the case develops.

How This Plays Out In Serious Injury And Wrongful Death Cases

In cases involving catastrophic injuries or [wrongful death](#), medical history becomes even more sensitive. Insurers may comb through years of records looking for alternative explanations, unrelated health issues, or anything that can dilute responsibility.

Families dealing with loss are especially vulnerable to these tactics. The paperwork feels endless, and the pressure to cooperate feels overwhelming.

When Medical Records Are Properly Exchanged

Medical records do become part of injury litigation, and that's unavoidable. The difference is when, how, and to what extent.

Handled correctly, medical documentation supports:

- The severity of the injury
- The connection between the crash and the harm
- The need for ongoing care
- The real cost of recovery

Handled carelessly, it becomes a distraction that shifts attention away from the defendant's conduct. The same documents can either strengthen or weaken a case depending on how they're introduced.

Why Early Legal Guidance Matters

Medical authorizations feel administrative, but they're strategic. Once signed, they can't be taken back.

Our firm has represented injured people across Georgia since 1993. We've seen claims undermined not by lack of injury, but by paperwork signed too early and too broadly. That experience shapes how we advise clients from the first phone call forward.

Frequently Asked Questions: Medical Authorizations

The adjuster said they can't pay my ER bill without a signed form. Is that true?

Not exactly. They need to verify the bill, but they don't need a lifetime medical history to do so. We can provide the specific "ledger" and "billing statement" from the hospital without giving them access to your entire medical file.

What is a "Limited" Authorization?

A limited authorization is a document we draft that restricts the insurer to specific dates of service and specific providers related only to the accident. This gives them the "proof" they need to evaluate the claim without allowing them to go on a "fishing expedition" through your past.

Can I revoke an authorization I already signed?

In Georgia, you can typically revoke a medical authorization in writing, but it doesn't "undo" what they've already seen. If you've already signed a form, [contact us immediately](#) so we can send a formal revocation to the insurance company and the medical providers to stop further disclosure.

Why does the form ask for "Pharmacy Records"?

Insurers look at your prescriptions to see if you were taking pain medication or antidepressants before the accident. They'll try to use this to claim you were already "injured" or that your emotional distress isn't related to the crash.

Slowing Down Before You Sign

After an accident, everything feels urgent. Bills arrive. Calls stack up. The insurance company promises efficiency. That's often the best time to pause and take a step back.

Before signing a medical authorization form, it's worth understanding what you're giving up and what alternatives exist. A single signature can expand an insurer's reach far beyond what the claim requires.

If an insurance adjuster pressures you to sign a form, use these three responses:

- "I'm happy to provide relevant records once my treatment is complete."
- "I'm not comfortable signing a blanket release for my entire medical history."
- "My attorney will be handling all medical documentation and evidence production."

If you've been injured and an insurance company is asking you to sign a medical authorization form, [contact us](#) right away so we can handle communications, protect your rights, and fight for the maximum compensation you deserve under Georgia law.