

Your Serious Injury Lawyers

The McCraw Law Group • McKinney, TX
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Lockdown Depression: The Connection Between Mental Health, Injuries and the Healing Process

In the midst of a global pandemic, it can be hard to fight feelings of hopelessness, despair, and depression. Nearly half of all Americans say the coronavirus has had a negative impact on their mental health. While this is bad news in and of itself, the ripple effect of depression and anxiety may cause even more significant harm. Studies show that there's a direct connection between psychological stress and wound healing. If you're struggling to overcome an injury or even the coronavirus itself, depression and anxiety can slow healing and make it harder to bounce back.

Reaching Maximum Medical Improvement

After an accident, the insurance company or at-fault party may be eager to settle as quickly as possible. While the idea

of grabbing quick cash and putting the whole thing behind you might sound appealing, it's important not to settle a claim before reaching maximum medical improvement, or MMI.

Let's say, for instance, that you suffered whiplash in a rear-end collision. The driver behind you is clearly at fault, and you're ready to pursue damages related to the injuries you sustained. The other driver's insurance company will probably be quick to offer a one-time payment to settle the claim. Accept the settlement, and you'll be required to sign a release that waives your right to pursue additional damages.

If you accept that settlement before reaching maximum medical improvement, you could be stuck footing the bill for future medical expenses relating to your whiplash. Since

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many of the worst kinds of whiplash symptoms don't show themselves right away, settling too soon could be an expensive mistake.

This concept applies to virtually all injury claims. Whether you find yourself involved in a car accident, bitten by a dog, slipping down a set of stairs, or any other kind of accident, you'll want to pursue compensation only after reaching MMI.

COVID-19 and You: Healing During a Pandemic

If you find yourself the victim of an accident amidst the pandemic, you may not heal as quickly as you'd like. Given what we know about the scientific connection between mental health, physical health, and the healing process, it makes sense that your body isn't bouncing back as fast as it might under normal circumstances.

There are a few things you can do to boost your recovery efforts. For starters, if you're feeling down, make an appointment with a therapist and a psychiatrist. There are many therapeutic and pharmacological tools you can employ to ease your mental health symptoms. Chat with your primary care doctor, too – by looping them into the struggles you're facing, your physician can take a better approach to treatment.

Handling Expenses While Recovering

The road to a full recovery can be a winding one, but it helps to remember that you're not alone in your journey. Even if you haven't reached MMI, you can still begin the process of filing an insurance claim or a personal injury lawsuit. Your attorney can give you much-needed insight into the deadlines and priorities you'll need to keep track of while healing. Start by documenting every medical appointment you attend, every prescription you have filled, and every doctor's bill you receive.

Watching unpaid medical bills pile up can add to your stress. An attorney can negotiate a lien agreement with your medical providers to wait for payment until you receive your settlement. They can also negotiate fee reductions or payment plans on your behalf.

Seek Legal Representation Now

Don't let COVID-19 stop you from seeking the justice you deserve. Personal injury law can be complicated – insurance adjusters often bank on accident victims being too anxious to settle their claim fairly. If you've been injured in an accident and are unsure of how to proceed, contact **The McCraw Law Group** today.

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What a year...

What a year 2020 has been so far. I am not sure what more to say about it. We have all had to make serious adjustments to all facets of our lives. It has been hard, it has been depressing; but through all of the Zoom meetings, cancelled large group meetings, cancelled concerts, sporting events, and even jury trials there has been a silver lining to the COVID cloud that has hung over our nation since early March. I have seen neighbors sharing. People walking and talking throughout their neighborhoods. People helping those who cannot safely leave their homes. Neighbors helping neighbors. Extended families helping each other. Most of all, I am seeing an inflection point changing the way we work, play, worship and interact. Normal will be different going forward. Normal will include a lot more remote and a lot less "required" travel. Normal will mean that families will get to spend more time together doing activities outside rather than gathering in large indoor events. Normal will be people productively working from places they want to live rather than where they have to live to go to a job. As we move forward together we can either refuse to change and suffer the consequences, or embrace change and find ways to profit from it. Most of you reading this newsletter know what direction The McCraw Law Group is heading. As early adopters of change we have been able to continue helping folks through the most difficult times in their lives in new ways. While COVID has been a pain for all of us, it has provided opportunities to change and grow. I hope that each of you find the silver linings in the clouds the 2020 has brought. Please be safe, look out for the other guy, and live abundantly.

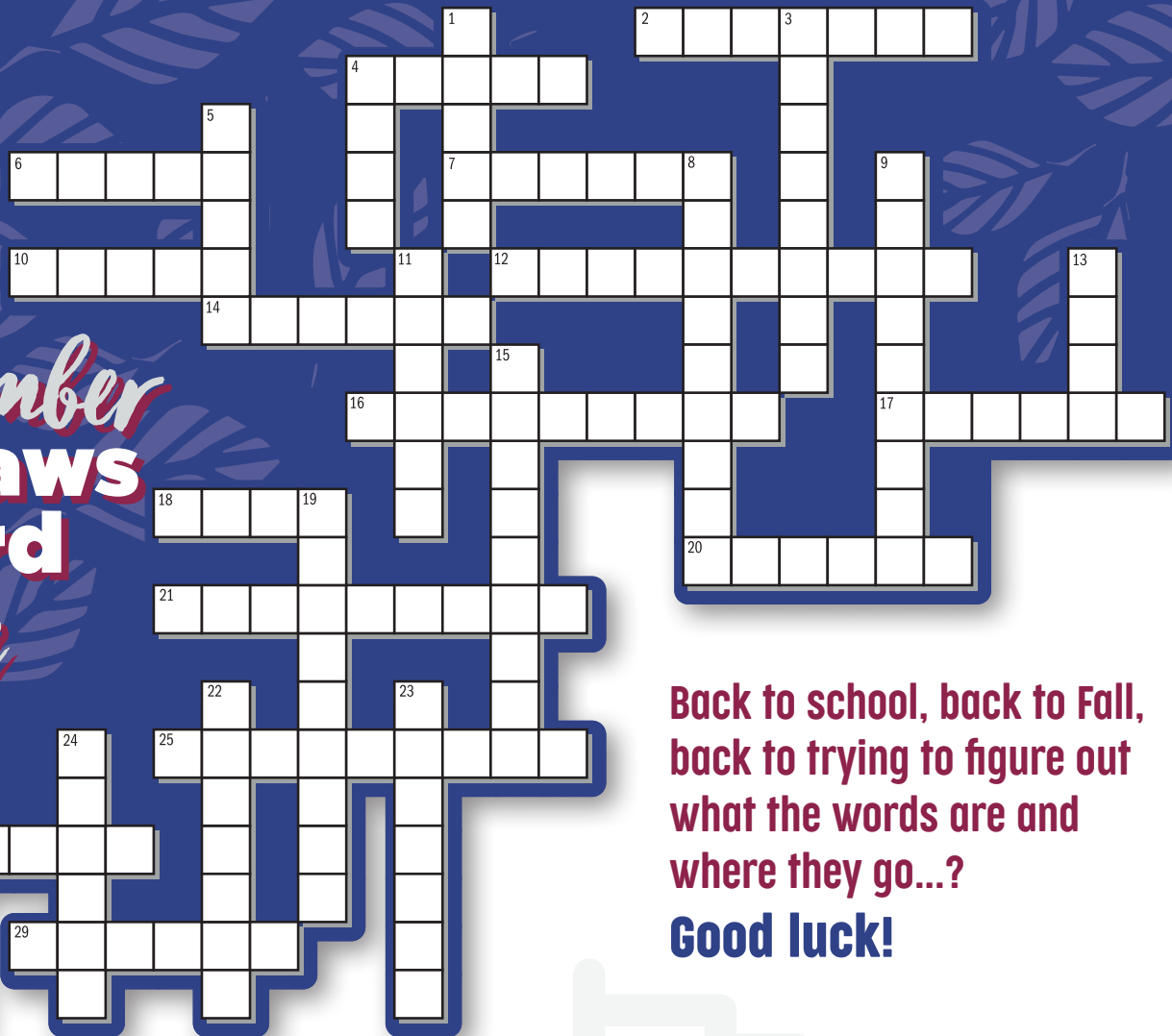
~ Lin McCraw



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September McCraws Word Puzzle



**Back to school, back to Fall,
back to trying to figure out
what the words are and
where they go...?
Good luck!**

ACROSS

- 2 Some school districts require all students to look alike and wear a _____
- 4 A colorful fall tree known for it's sap that is made into syrup
- 6 Who helps students when they are sick
- 7 What part of a tree changes colors in the fall
- 10 The holiday that is the first Monday in September is _____ Day
- 12 If a student never misses a day of school, he/she has perfect _____
- 14 This builds a web in which to trap insects
- 16 A figure set up in a crop field to frighten away birds
- 17 What is another name for Fall
- 18 A yard tool used to gather and pile leaves
- 20 What is usually children's favorite part of the school day and after lunch
- 21 Place where students gather to eat lunch when they are in school
- 25 Animals with fluffy tails that gather nuts and hop from tree to tree
- 27 The seed of an oak tree
- 28 Use this in school or home to measure things
- 29 You can use this to type on and go online

DOWN

- 1 A red or green fruit that is made into a pie or cider
- 3 A team sport played with a brown, oval ball
- 4 What you find countries on, and is also a decorative wall piece
- 5 Another word for a group of friends
- 8 A very large yellow flower that can grow over six feet tall
- 9 What students are supposed to wear upon entering school this semester
- 11 What you can write with and has an eraser on it's end
- 13 Meeting via computer and how most teachers are currently seeing their students
- 15 Who is the leader of the school
- 19 Classes students take that are not required coursework and they choose
- 22 The first day of Fall when the sun crosses the celestial equator
- 23 Instruments used by kids for coloring
- 24 This Bill has a birthday in September and is known for 'Groundhog Day'
- 26 Archie's dad from England has a birthday this month - Prince _____



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SHOUT OUTS



FOR McCRAW

I've had a couple of accidents that were not my fault. Both times this firm worked hard for me. Lin and Gloria were always there for me and my family. I would recommend this office because they actually do what they say they will do. ~ Joe P.

When it comes to professionalism, impeccable customer service and a company that values their clients' needs above everything, there's no one I trust more than The McCraw Law Group. ~ Luis C.

I had a great experience with this firm. I loved working with Abby, Jason, and Vanessa. You can tell they care. ~ Caitlyn P.