How Are Future Medical Expenses Proven After a Massachusetts Car Accident?

Why the Bills You Haven't Paid Yet Matter Just as Much

Most car accident victims focus on the medical bills already sitting on their kitchen table. But a serious crash rarely ends when the emergency room visit does. Surgeries, physical therapy, injections, and follow-up care can stretch on for years, and if your settlement doesn't account for all of it, you're the one left covering the difference.

Proving future medical expenses is one of the harder parts of building a Massachusetts car accident claim, because it asks you to put a dollar figure on care that hasn't happened yet. Insurance companies know this, and they use that uncertainty to argue future costs are speculative or exaggerated. Getting it right takes the medical and financial documentation most injury victims have never had to gather before.

Why Future Medical Costs Are Often the Most Overlooked Part of a Claim

When an insurance adjuster reviews a claim, the medical bills already paid are easy to verify. A stack of invoices and an itemized statement tell a clear story. Future costs don't come with that kind of paper trail, which is exactly why adjusters push back on them the hardest.

That gap becomes a real problem for anyone with a lasting injury. A shoulder that needs surgery in two years, or a back injury that will likely require ongoing pain management, represents a real financial burden even though no bill exists for it yet. Without solid proof, that entire category of loss can disappear from a settlement.

The Kind of Evidence That Proves Future Medical Needs

Future medical expenses aren't something you can estimate with a guess. Massachusetts courts and insurance companies expect specific, documented evidence before they'll accept a projected cost as part of a claim.

- **A Treating Physician's Written Prognosis:** A doctor's opinion on what future surgeries, therapy, or medication a patient will likely need, based on the injury's current progression.
- **A Life Care Plan:** A detailed report, often prepared by a medical professional, outlining every anticipated future treatment, its frequency, and its projected cost over the patient's lifetime.
- **Diagnostic Imaging Showing Ongoing Damage:** MRIs, X-rays, or CT scans that document degeneration or injury patterns known to require future intervention.

- **Records From Similar Past Treatment:** A patient's own treatment history, such as prior injections or physical therapy sessions, used to project the cost and frequency of future care.

Without this kind of documentation, an insurance company can dismiss future costs as speculation rather than a real, provable financial loss.

The Importance of Expert Testimony

A treating physician's records establish what happened. But proving what will likely happen in the future, and connecting it clearly to the accident, may require expert testimony explaining the patient's prognosis and anticipated medical needs.

For example, an orthopedic surgeon might testify that a patient's knee injury will likely require a joint replacement within ten years based on the degree of cartilage damage visible on imaging. Without that kind of expert opinion, an insurance company can argue the future surgery is uncertain and refuse to include it in a settlement offer.

Why Insurance Companies Send You to an Independent Medical Exam

When a claim involves significant future medical costs, the insurance company may seek an independent medical exam, or IME. This exam is arranged and paid for by the insurance company, and the doctor conducting it typically works for insurers on a regular basis.

The findings from an IME may be used to challenge your treating physician's opinion on future care, including by disputing that ongoing treatment is necessary or attributing your condition to a prior injury rather than the accident. Knowing this exam is coming and preparing for it accordingly can make a difference in whether your future medical costs survive the insurance company's pushback.

Why Settling Before Your Prognosis Is Clear Can Be Risky

One of the most common mistakes injury victims make is accepting a settlement offer too early, often because bills are piling up and the insurance company is pushing for a quick resolution. Once you sign a settlement release, the case is closed for good, even if your injury turns out to require more treatment than anyone expected.

Maximum medical improvement, sometimes called MMI, is the point where a doctor determines an injury has stabilized, and further treatment is unlikely to significantly improve the condition. Settling before your prognosis and future treatment needs are reasonably clear can mean estimating future costs before your doctors fully understand what your recovery may require.

How These Costs Get Calculated for a Lump Sum Settlement

Once future medical needs are documented, the next challenge is translating years of anticipated care into a single number. This may involve an economist or financial expert who evaluates the present value of future costs, including factors such as medical-cost inflation and the time value of money.

That calculation matters because a settlement is typically paid once, as a lump sum, rather than in installments as treatment happens. A life care plan projecting $200,000 in future treatment over twenty years may also require analysis of factors such as inflation and the present value of those anticipated costs.

Common Injuries That Require Long-Term Care

Some injuries are far more likely than others to generate future medical costs, and recognizing them early helps shape how a claim gets built from the start.

- **Herniated Discs and Spinal Injuries:** Serious spinal injuries may require ongoing pain management, injections, physical therapy, or surgery, depending on the nature and progression of the condition.
- **Traumatic Brain Injuries:** Cognitive therapy, neurological monitoring, and psychiatric care can continue for years after the initial injury.
- **Joint and Ligament Damage:** Torn ligaments and joint injuries frequently lead to future surgeries, including joint replacements, once conservative treatment options are exhausted.
- **Fractures Requiring Hardware:** Some broken bones stabilized with plates or screws may require additional surgery if the hardware causes complications or needs to be removed or replaced.

Each of these injuries follows a different timeline, and that timeline directly shapes how much future care is likely to cost.

The Three-Year Deadline to Protect Your Claim

Massachusetts law gives injury victims three years from the date of the accident to file a car accident lawsuit under Massachusetts General Laws Chapter 260, Section 2A.

Waiting too long to pursue a claim can also make future damages harder to prove. The sooner a treating physician documents a long-term prognosis, the stronger that evidence may be when an insurance company argues the projected costs are exaggerated or unrelated to the crash.

Let Our Firm Build the Case Your Future Deserves

Future medical expenses are real financial losses, even before a single bill arrives. At the Law Offices of Mark E. Salomone, we know how to work with treating physicians, life care planners, and financial experts to build a case that accounts for what your injury will actually cost you over time, not just what it's cost you so far.

If you've been seriously injured in a car accident in Massachusetts, don't let an insurance company shortchange what your recovery actually requires. Contact us today for a free consultation and let our experienced car accident attorneys put decades of experience negotiating and trying these cases to work for you. No recovery, no fee.