

# **How My Client's Life Was Saved with Medical Funding**

Getting your client urgently needed medical care before their case settles can make or break your case's success. Let me explain how.

## **The RESULTS First**

We were ultimately successful and earned a settlement close to a million dollars. This was a very tough premises liability case where my client fell and struck his head on the hard floor sustaining a traumatic brain injury (TBI). After more than three years of battle we prevailed. My client received a structured settlement to help provide for him over the long-term. I feel blessed to have represented this client and to have won his case. I cannot thank HMR Funding enough for all they did to help this client through his darkest hour.

## **The Case – Big Picture**

This was a tough premises liability case where my client fell and struck his head on the hard floor sustaining a traumatic brain injury (TBI).

My client was a big man of over 300 pounds, in his mid-40's, and had a troubled life. His mother abandoned him and he was institutionalized from ages 12-18. He had a long history of anger management and behavioral issues and in turn had to be restrained on more than one occasion to avoid fights and other fits of anger.

He was even diagnosed with dementia at a very early age and never held a consistent job for any significant length of time. He was also diagnosed as bipolar in his teens. He later married and they had a daughter who now plays softball at her high school, but life was a challenge for him each and every day.

His only real job was being a baseball umpire. He loved baseball and he was a good umpire. He looked forward to baseball season each year.

## **The Defense Attorneys Loved their Case**

After this incident my client did not remember anything about his fall. He also did not remember anything about his past medical conditions. When asked about any head injuries prior to this fall he remembered nothing. However, the more we researched his past medical records the more information we found that was problematic to our case.

We had a hard time researching his Social Security medical records but we eventually gained access to them. We knew that if we could find them, so would the defense so we kept digging. In reviewing his past medical records we discovered earlier in his life he had been kicked in the head by an animal and on another occasion was hit in the head with a baseball bat losing consciousness for over one hour on each of these two occasions. Were his current symptoms the residual effect of such significant past injuries or were they the result of this latest incident of falling at the restaurant?

## **My Client was Irrational and Suicidal**

When I was first introduced to this client he was both irrational and suicidal. His relationship with his wife had deteriorated and his relationship with his daughter was fractured. As a result of his most recent head trauma he was suffering from forgetfulness, his personality adversely changed as he was even more easily upset than usual. He was depressed all the time, his vision was blurred and he was very sensitive to light - therefore he was no longer able to umpire baseball games. He had a general feeling of worthlessness. His past medical records showed he attempted to hang himself years earlier so we knew he was of a fragile mental state.

### **Medical Funding was a HUGE Help**

I had met Dean Chase of HMR Funding at a conference and was introduced to their catastrophic funding program. I learned how HMR Funding often helps fund medical care for plaintiffs who have insufficient or no health insurance. This is exactly the situation I had on this case but I was faced with a real sense of immediacy since my client was suicidal.

The HMR team jumped into action immediately and helped get my client into an in-patient 24x7 neurological rehabilitation facility with the professional caregivers that have the expertise to help my client through a very difficult time in his life. I was worried about my client and I was also worried about my case. If I could not get my client the medical attention he obviously required we had no case and my client may not be on this earth for much longer. I think the treatment HMR funded saved my client's life. I know it had a huge part in saving my case.

### **Trial Damages Theories**

I had no lost wage claim – my client had never held a real job for any length of time in his life. I had the medical bills that HMR Funding had paid for, detailed medical records with the overview of my client's injuries/treatment thereof and I had a client that was clearly more stable and better functioning.

My theory regarding establishing damages was simple. As a result of this injury he had lost his family, his wife stayed with him through to settlement but she is now gone. He had a relationship with his daughter that was fractured due to his change in personality. His vision had deteriorated as a result of his TBI which prevented him from umpiring baseball games. He even had a hard time playing catch with his softball playing daughter. This injury took all that he had. He didn't have much, but when you lose everything it is devastating.

- Plaintiff Lawyer John from Missouri

### **Success for the Plaintiff**

John was ultimately successful and earned a settlement close to a million dollars. If you'd like to talk more specifics about the case, contact Dean Chase at 972-837-8915 or [dchase@hmrffunding.com](mailto:dchase@hmrffunding.com) and he'll get you in touch with this Plaintiff Lawyer.