



DIEHL & HUBBELL, LLC
304 E. Warren Street
Lebanon, OH 45036-1854



Phone: 513-932-2121
Toll free: 1-800-932-2928
Fax: 513-932-3355



Diehl & Hubbell, LLC

Presort
Standard
U.S. Postage
PAID
Columbia Sta., OH
Permit #4

*We Rise to
the Challenge*

**3000+ CLIENTS HAVE
COUNTED ON US**

We've seen it all.
Put our skill, expertise
and knowledge to
work for you.

Digest

Diehl & Hubbell, LLC

**Volume XV
Issue 6**

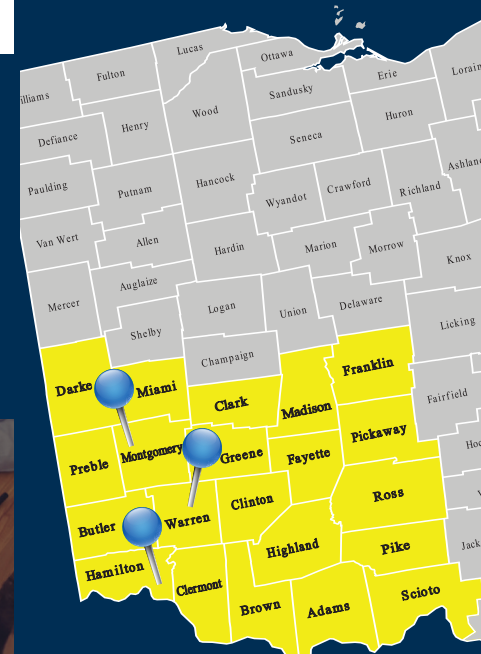
A note from Tom . . .

DIEHL & HUBBELL, LLC

Since 1988 located at:

304 E Warren Street
Lebanon, OH 45036-1854
Phone: 513-932-2121
Toll free: 1-800-932-2928
Fax: 513-932-3355

HOURS
Mon-Fri 8am - 5pm



**We also have additional
locations to meet with
clients including:**

124 W. 8th Street
Cincinnati, OH 45203

2121 Miamisburg-Centerville Rd.
Dayton, OH 45459

We will also come to you!
diehlhubbell.com

ANNOUNCING OUR HAMBURGERS FOR HEROES EVENT

We are excited to announce our second annual Hamburgers for Heroes day will occur on Thursday, September 9 in Lebanon. We hope to see many of you there again to enjoy a burger(or 10!), say thanks to our many Heroes and to support another wonderful cause. Please see the enclosed flyer for details.



Attorney Thomas J. Diehl

Ever called someone a nimrod? Is that a compliment or an insult? Read about the evolution of that word inside. I hope you are as intrigued by this as I was.

You've probably seen the commercials (I think for cell phone services) where they ask "Would you rather spend less money or more money?" Kind of a rhetorical question, of course, but if you read my Tip of the Month article, I explain how I have seen that exact thing happen over and over in my 34 years in practice. Read on and share with your family and friends. As always, if you have questions I can answer, don't hesitate to give me a ring.

Tom

In this issue:

pg 1 ... Note from Tom
pg 2 ... Accident Tip #15
pg 2 ... Spotlight: Hamburger Wagon
pg 3 ... OH Case Law Analysis-Bad Driving
... Words: Meanings, Usage, History

**DID YOU
KNOW?**

**We Handle All of These
Types of Cases?**

Vehicle, Truck & Bus Accidents
Motorcycle & Bicycle Accidents
Pedestrian Collisions
Slip & Fall Accidents
Wrongful Death

**HOW DID YOU
LIKE US?**



**Scan this
QR code
and leave
us a review!**

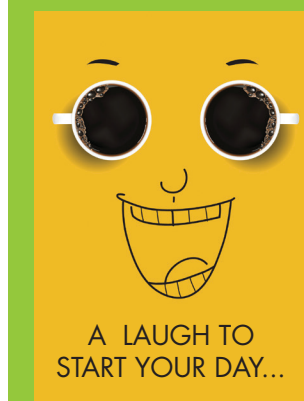


**FELLOW
LITIGATION COUNSEL
OF AMERICA**



Thank you **For Your Referrals**

Most of our business comes from word of mouth. We are so appreciative of you sharing your good experience with the people you know!



A FEW QUESTIONABLE ANSWERS

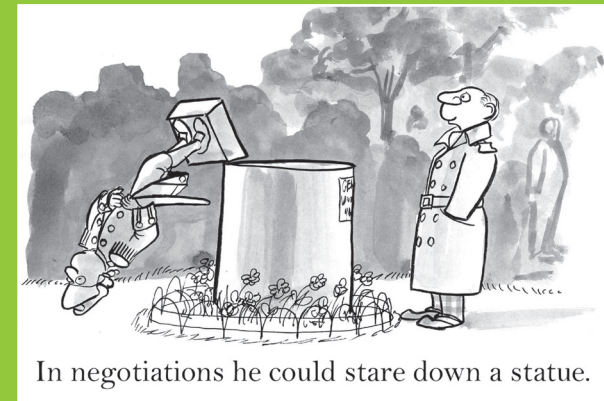
Q: What gear were you in at the moment of the impact?
A: Gucci sweats and Reeboks.

Q: And where was the location of the accident?
A: Approximately milepost 499.

Q: And where is milepost 499?
A: Probably between milepost 498 and 500.

Q: Did you blow your horn or anything?
A: After the accident?

Q: Before the accident.
A: Sure, I played for ten years. I even went to school for it.



In negotiations he could stare down a statue.

NICE WORDS FROM OUR CLIENT

“We were injured in a car accident in 2020. We had been referred to Diehl & Hubbell by a good friend of ours who had used Tom Diehl on a car accident case in which he was involved. We recently concluded our case and we are highly pleased with the work of Tom Diehl. From the outset, we were fully convinced that Tom understood the issues of car accident cases and dealing with insurance companies, health insurance liens and other various complicated concerns. We had to speak with Tom at least

twenty times over the course of our case. Tom was always available and would immediately return telephone calls and make himself available to answer our questions. We are very pleased that we retained Diehl & Hubbell”.

John and Mary Gilbert
Lebanon, OH

Motor Vehicle Accidents - What to do - Tip #16

USE YOUR MEDICAL INSURANCE

You are sitting at a stoplight, minding your own business, and from out of nowhere you are rear-ended. You notice immediate pain to your neck and spine and you are worried that you have a very serious injury. EMS comes and helps you out of the car, places you on a spine board and takes you by ambulance to the emergency room where the hospital runs expensive tests like CT scans and MRIs. Fortunately, the doctors rule out serious injuries and tell you that after a period of time and physical therapy, you should fully recover. It is not uncommon in a scenario like this for you to incur a medical bill from the emergency room, the emergency room physicians, and the radiologists. It is also not uncommon for these bills to be in excess of \$10,000.

According to many published sources, one in seven drivers in Ohio is driving uninsured. It is entirely possible that the negligent driver will be an uninsured driver and not have the means to pay your medical bills. Regular readers of the Digest know that it might be necessary to make a claim under your uninsured provision of your policy if this happens

What should you do with these outstanding medical bills while the various issues are being sorted out? It is the opinion of this office that you should submit all of your medical bills for all treatment rendered from a medical accident to your health insurance. Many medical providers, including many hospitals, instruct their billing departments to resist utilizing health insurance when the medical bills are incurred

as a result of a car accident. Most medical facilities will deny that they have this policy in place. We believe that the policy exists because the medical providers want to avoid receiving the reduced reimbursement typically associated with payment through health insurance plans. This is especially true when the health insurance is Ohio Medicaid, which has comparatively low reimbursement rates.

When the case is resolved with the negligent driver's insurance company, it will be necessary to reimburse health insurance for what it paid for medical bills related to the case. This is known as subrogation. It is far preferable for the injured party to repay subrogation a small fraction of the medical bills, than be forced to use the settlement proceeds to pay the full unabridged bill.

Ohio law has provisions requiring medical care providers to accept your insurance. However, Ohio Revised Code §1751.601 states “every provider or health care facility that contracts with a health insuring corporation to provide healthcare services to the health insurance corporation's enrollees where subscriber shall seek compensation for covered services solely from the health insuring corporation and not under any circumstances from the enrollees or subscribers.”

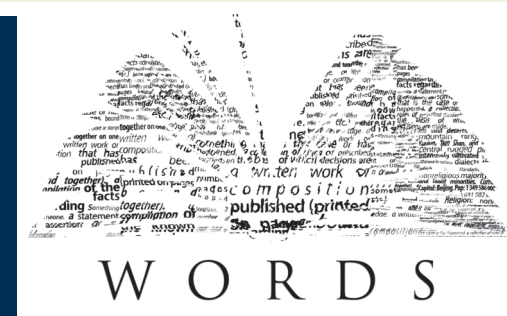
This can be tricky so if you have any questions, please feel free to call.

This is a great, healthy and light summer pasta recipe.

Italian Pasta Salad

- 1 box whole wheat pasta, cooked and drained**
- 1 cucumber, chopped**
- 1 quart cherry tomatoes, sliced or quartered**
- Red onion, chopped**
- Fresh mozzarella, cut into bite size pieces (or Feta)**
- 8 ounces chicken breast cut into small pieces**
- Italian dressing (I use Olive Garden Italian dressing)**
- Salt and pepper to taste**
- Fresh basil (Optional), chopped**

Add all ingredients to a large bowl. Toss and chill. Enjoy!



WORDS: THEIR MEANINGS, USAGE, AND HISTORY

“NIMROD”

The general connotation for the word “Nimrod” is someone that is an idiot or a fool. If you call someone a “Nimrod”, you are uncharitably reflecting on their intelligence. This current connotation of Nimrod is a big deviation from the original meaning.

How the word morphed from what it originally meant to how it is used today is fascinating. In Genesis 10:9, Nimrod is described as the “mighty hunter before the Lord.” For years, Nimrod was a term used to describe a skillful and courageous hunter. In 1909, British seafaring explorer Ernest Shackleton became the first person to come within one hundred miles of the South Pole. Shackleton called the ship he used for that journey the Nimrod, to reflect the courage and skill of its crew. The Nimrod expedition was not in any way a mission for dummies. The word Nimrod back then represented strength and courage.

What changed? It might be a Bugs Bunny cartoon. In a 1948 short “What makes Daffy Duck”, Daffy Duck referred to Elmer Fudd as “my little Nimrod”? Elmer Fudd, of course, is the lispy, ineffective hunter always after Bugs Bunny. He tries and tries to shoot Bugs Bunny, he always fails. His signature catch phrase is “Shh. Be berry quiet, I'm hunting wabbits”, as well as his trademark laughter. Many etimologists of the English language claim it was the description of Elmer Fudd as a Nimrod, that helped morph the meaning and connotation of the term from one of skill and courage to idiocy and ineffectiveness. It's certainly fascinating that the meaning of the word has changed so much over time and if this is, in fact, how the meaning changes that is doubly fascinating.



DIEHL & HUBBELL, LLC
ACCIDENT AND INJURY LAWYERS