



NORTHERN PLAINS JUSTICE

— A CIVIL LITIGATION LAW FIRM —

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ADVANTAGE

your INFORMATIVE SOURCE FOR TOPICS OF INTEREST AND INSIGHT

DE-STRESS IN AMERICA



By Bill Sims

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Every year the American Psychological Association publishes its Stress in America study. The report documents how much stress people are experiencing (by self-report). It is broken down by generation. It probably comes as no surprise that Generation Z (15-25 year-olds) report the most stress, and that every generation reports a fairly high level of stress. Reviewing the reports year over year, however, leads to an interesting observation that might provide a key to immediate stress relief.

In 2018, the largest reported source of stress was immigration. In 2019, it was the presidential election and mass shootings. In 2020, it was the pandemic. In 2021, it was making decisions in a time of uncertainty. Each year, the major source of stress correlates with

whatever is currently dominating the news cycle. Perhaps this is a chicken and egg problem—does the news report what stresses us out or does what the news reports stress us out? In either event, there may be something we can do to change the analysis.

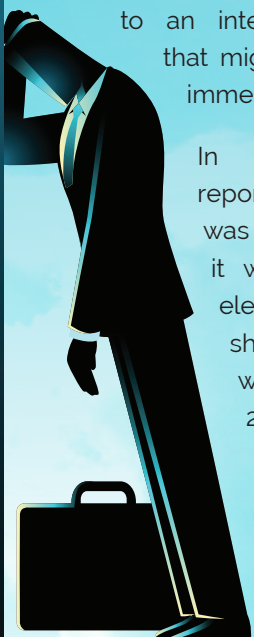
Experts have long recognized that a person's perceived locus of control matters. Those with an internal locus of control (I can do something about my situation) have far less stress than those with an external locus of control (chance and others control my situation). Focusing on whatever demands attention in the current news cycle and the latest "Breaking Report!" throws us off our game. It puts the focus on others and events that are happening, or even those that just might happen, to us.

If the news reports what stresses us out, consider it a good reminder to evaluate your situation with respect to the headlines. Are you really experiencing the effects of the news event or is it just a possibility? If there is an effect, what

is something productive you can do about it? Finding some control in what can easily feel like an uncontrolled environment will help you de-stress and differentiate yourself from the headlines.

If the news reports themselves stress us out, unplug! Again, reflect on whether the headline is true for you or if you are getting caught up in the moment. If it is true for you, evaluate what productive steps you can take to find relief. You might also take a hard look at how much news you are consuming. Going out and doing something productive can immediately lower your stress much faster and more effectively than gathering more information on stressful events.

In the new year, find a new habit—one that might lead to less stress and more control. Be careful what news you are consuming. Take time to evaluate the news against your own situation. Then, make a choice and take action to de-stress.





CRASH COURSE

PAYING MEDICAL BILLS

By Bill Sims

When you are injured in a car crash, medical bills are sure to follow. But who pays for them? The short answer is you do. But, there are some things to keep in mind that may help prevent the bills from piling up.

First, remember your own auto insurance policy. You might have medical payments coverage. Usually in amounts of \$2,000, \$5,000 or \$10,000, this coverage may be available to pay for care immediately. To make a claim, contact your own auto insurance policy and ask about coverage. Your attorney can help with this too.

Second, look to your own health insurance coverage. Sometimes when medical providers know that your injuries relate to a liability event (like a car crash), they neglect to bill your insurance company, Medicaid or Medicare. That is because they note the at-fault party's insurance as a payor. But those companies rarely directly pay medical bills. If they eventually do pay, it is only at the end of the claim, which can be many months down the road. In the meantime, the provider looks to you to pay. This is something we've seen a lot lately.

To help with this, in 2018, South Dakota passed a law that medical providers are required to submit charges to available

third-party payors (like insurance companies) when they become aware of those payors. The statute may help ensure your medical bills are paid sooner rather than later. Make sure your provider knows of any available coverage you have.

Finally, if no other payors are available, medical providers will look to you for payment. If so, remember you may be able to negotiate with them.

Some providers will withhold collection efforts if they know you or your attorney will pay them at the end of your claim. You may also be able to work out a reduced bill or at least avoid collection actions if you make ongoing payments under a plan negotiated with the provider.

You have options to pay for bills or at least avoid collections. Stay on top of this issue to ensure you get the care you need without drowning in debt.



WE'RE DOING IT WRONG

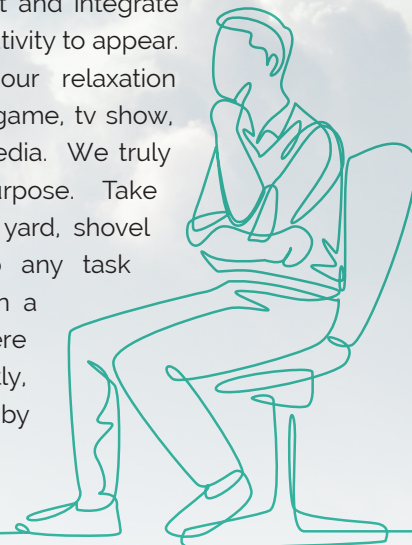
By Bill Sims

To the long list of things I've yet to perfect in life I recently had to add an unexpected one—relaxing. According to researchers writing in the NeuroLeadership Journal, by and large we Americans are getting downtime wrong. They define correct downtime as “intentionally having no intention...consciously engaging in doing nothing specific or preplanned...letting our minds wander off in no particular direction with spontaneity and freedom.”

My first impression to this description was to dismiss it as wasting time—something I despise. That was the first sign that I've been doing it wrong. My relaxation has always been done with an agenda. If I've had a few quiet minutes, might as

well be reading or listening to something. Or worse, checking email.

The research shows that truly experiencing downtime—disconnecting from the noise and activity of agenda—is a necessary and critical step towards insight, inspiration and better complex decision making. During the downtime, our brains sort and integrate information, which allows creativity to appear. That can't happen when our relaxation includes concentration on a game, tv show, or scrolling through social media. We truly need to disconnect from purpose. Take a walk, daydream, mow the yard, shovel snow, people watch or do any task that doesn't require focus on a specific subject and see where your mind wanders. Apparently, we'll be pleasantly surprised by the results!



MAKE KINDNESS THE NORM!

By Angie Richmond

Forty years ago, Anne Herbert wrote “Practice random kindness and senseless acts of beauty” on a restaurant placemat. She created a simple and powerful message of wisdom and hope, inspiring individuals to perform an unexpected and selfless act of charity, without prompting and with no ulterior motive. These random acts of kindness are performed for strangers, friends and family.

I admit, life during the pandemic the past two years has taken a toll on my mental health more than I like to admit, and I know I am not the only one struggling. We have lost our social connections, feeling alone and isolated. Random acts of kindness increase feelings of wellbeing, confidence and optimism, and help reduce stress and loneliness.

Being kind is considering the feelings of others too. Your kindness is something which others find helpful and is something that needs to benefit both parties. Acts of kindness don't have to cost money or take a lot of time. The smallest acts are often the most impactful and sustainable over time, teaching great habits to our kids.

This year Random Acts of Kindness Day is February 17, 2022. I challenge you to spread some kindness together. Below are a few ideas to get you brainstorming.

Stop to lend a hand

Compliment someone

Spread some beauty

Pay it forward

Let a stranger go in front of you in line

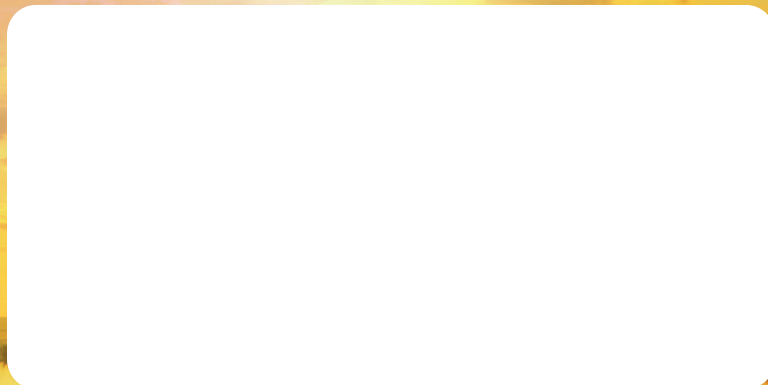
The work to create a kinder world never ends and there is no limit on the amount of goodness we can put into the world. Make kindness the norm.





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AN EMPATHETIC VOICE

Most of the time when you call our firm, the first voice you'll hear is that of Legal Assistant, Dan Amert. Dan has been with Northern Plains Justice for the past 3 ½ years. He provides important support to the team at Northern Plains Justice, but just as importantly, service to our clients.

Dan's heart for service comes from his faith. He recently attended the South Dakota Lutheran Church - Missouri Synod convention in Sioux Falls. The convention

theme was "Rooted in Christ, Abounding in Thanksgiving" from Colossians 2:6-7. One speaker Dan found interesting was the Reverend Michael W. Newman of San Antonio, Texas. Reverend Newman has authored a book recently called "Gospel DNA."

Reverend Newman described certain markers in his talk that Dan puts into practice when every day on the phone and in person. These markers include:

1. Genuinely caring for each person and their needs.
2. Listening carefully, with compassion, to hear your needs and your concerns completely.

3. Allowing our clients to be comfortable explaining how they have been affected in their matter.

4. Understanding your matter to provide guidance and options to move forward.

5. Thinking of your needs first while working to find solutions.

Using these principles, Dan demonstrates one of the core values we strive to show daily here at Northern Plains Justice – Empathy.

