



Chiropractic treatment for injuries that have been diagnosed as minor and that are a result of an auto accident is billed directly to your insurance company. If you have been injured in a collision please follow this process.

Within 10 days of the collision

1. File an injury accident report with the police.
2. Seek treatment from a primary health care provider (PHCP): chiropractor, physical therapist or physician. If your injury is considered minor (i.e. sprain, strain or minor whiplash injury), you do not need authorization from your insurer. You may begin treatment immediately and your insurance company will be billed directly.
3. File the appropriate forms with your insurer. Forms are available from your PHCP, insurer or insurance broker.

If your injuries are not considered minor, or if at the end of your initial treatment the injuries have not resolved, contact your insurer to see how to access Section B benefits for lost income/additional coverage.

Under Section B, you are entitled to an additional \$750 of chiropractic care coverage, but access to these benefits varies based on your individual policy.

If you have any questions, please contact your auto insurance company and ask about your coverage under Section B.