



Your guide to care after a motor vehicle accident

After a motor vehicle collision, there are many important things to do—but most important of all is ensuring you receive the care you need.

What to do within 10 days of being in a motor vehicle accident



1. Notify your auto insurance provider that you have been in an accident.

It is important to get the following information from your insurer:

1. Your accident claim number, and
2. The name of your claim adjuster.

You will need this information to ensure your care is paid for by your insurer.



2. Seek treatment from a primary health-care provider, like your chiropractor.

You may begin treatment immediately and your insurance company will be billed directly. Ensure you let your chiropractor know:

1. You were injured in a motor vehicle accident, and
2. If you have already sought treatment from another health-care provider, such as a physiotherapist, acupuncturist, or massage therapist.

What you need to know about receiving care after a motor vehicle accident



You don't need a Doctor's referral.

You do not need to be referred by a doctor for chiropractic treatment at any time, including after a motor vehicle accident.



Treatments are billed directly to your insurance company.

When you notify your chiropractor that your injury is a result of a motor vehicle accident that occurred within the last 10 days, your chiropractor will submit the forms to your insurance company for your treatment. You do not need to submit receipts for reimbursement.

*Important note: If you wait longer than 10 days after the motor vehicle accident to notify your insurer or seek care, your claim may be denied.



You get to decide where you receive treatment.

Under Alberta's Auto Insurance Regulations, the choice of treatment providers is yours to make.



Your insurance company cannot dictate what provider or clinic you choose for your care.

While your insurance company may suggest a preferred provider for your consideration, you get to decide what provider or clinic to see for your care.

If you feel like your claim adjustor is pushing you to go to a specific provider or clinic for treatment, ask to speak to the claims manager or the insurance ombudsman. Alternatively, you can contact the Office of the Alberta Superintendent of Insurance via phone at 780.643.2237 (for toll-free, dial 310.000 before the phone number) or via email at tbf.insurance@gov.ab.ca.

This information has been prepared to help chiropractic patients receive the care and treatment they need as a result of a motor vehicle collision. For more detailed insurance-related information for consumers, please visit the Alberta Superintendent of Insurance website at: <https://www.alberta.ca/insurance-information-consumers.aspx>