

Commonly asked questions in relation to Motor Vehicle Collisions in Alberta



Alberta
Association of
Physiotherapy



Current Care for MVC occurring before January 1st, 2027

Accessing care after a **Motor Vehicle Collision (MVC)** in Alberta is managed primarily through the **Diagnostic and Treatment Protocols Regulation (DTPR)**, regardless of who caused the accident. You are entitled to these benefits as a driver, passenger, or pedestrian.

1. You will need to fill out an **AB-1**. This must be submitted **within 10 business days** of the collision (or as soon as practicable). This form can be found at the following link:

<https://cfr.forms.gov.ab.ca/Form/AB0001>

You should follow up with your regular medical provider as soon as possible, and you will need to list the health care provider that will be following you long term (including physician, physiotherapist, nurse practitioner or chiropractor).

****If you are searching for a primary health care practitioner, put this on your form.***

2. Contact a physiotherapy or chiropractic clinic that accepts MVC claims and get an assessment, ideally within the first 10 days. Your care provider will fill out an **AB-2** and submit to your insurance.

**** Please note that your medical provider can also request that psychology be covered should you require psychological services after a motor vehicle collision.***

3. Once approved, you will have access to care that will be dependent on your injury type and classification. Patients may receive up to a maximum of 10 or 21 pre-authorized treatment visits. In addition to **physiotherapy and chiropractic care**, this could include adjunct therapies such as massage, acupuncture, occupational therapy, dental and psychology that are directed by the primary healthcare practitioner and are included in the AB-2 treatment plan.

**** Note: it is not automatic that you get adjunct therapies care if it is not requested on the AB-2 form.***

***** Note: not all injuries fall under the Diagnostic and Treatment Protocols Regulation (DTPR). Fractures, concussions, radiculopathy, complete tears, tooth injuries, internal injuries, moderate to severe brain injuries, spinal cord injuries and lacerated or avulsed nerves are excluded.***

4. After your pre-authorized visits or 3 months, whichever comes first, your care provider will submit an **AB-4 Concluding Report**. This could include a request for additional treatment if needed. Extended health care benefits will be billed first, then your insurance will be billed as a secondary payer, "**Section B - Out of Protocol**".

5. Your Physiotherapy services are covered for **up to 2 years after the date of loss**. Once you are in "**Section B - Out of Protocol**", other treatment limitations apply as follows: chiropractic **1000.00**, massage **350.00**, acupuncture **350.00**.

Steps after an MVC in Alberta

1. Fill Out AB-1 Form



Submit within **10 days** of the collision.

2. Get an Assessment



- Visit an MVC Clinic within **10 Days**
- Provider submits AB-2 to insurance.

3. Access Care



Access care related to you and your injury

4. AB-4 Submitted



- After **pre-authorized** visits or **3 months**
- Request additional treatment if required.
- *Extended Benefits Billed First.*

5. Treatment Limits



- Physiotherapy Covered Up To **2 Years**
- Chiropractic Limit: **\$1000**
- Massage & Acupuncture Limit: **\$350** Each.

Do I need a referral for community Physiotherapy?

- No, you do not need a referral and can book an appointment at your **chosen clinic location**.
- Your vehicle insurance may state that they have preferred providers. However, you have the right to choose any provider that accepts **Motor Vehicle Claims**.

How to find Physiotherapy services in the community?

You may look up Physiotherapy clinics near where you live and choose one or you may have a provider that you have seen before, and you wish to return to.

Find a Physio:
<https://findaphysio.albertaphysio.com/>

You can also call the **Rehab Advice Line** below on locating a clinic but they will not book you an appointment:
1-833-379-0563

What Should I be Looking for in Physiotherapy Services?

General rule of thumb is that recovery should be an **active process**. People often do better when they are participating in active rehabilitation versus when they only receive passive treatments.

- Ask yourself if you feel you are being listened to, questions answered and concerns addressed.
- Ask yourself if you feel the time spent with your physiotherapist is enough? Is there room to adjust this and discuss this with the therapist?
- Are you seeking a Physiotherapist who has additional/specific training or experience in treating conditions related to you?

Frequently Asked Questions:

Q. Which circumstances qualify for motor vehicle accident benefits (Section B benefits)?

A. If you were in an accident where:

- You were the driver
- You were the driver and may have been at fault
- You were a passenger
- You were a pedestrian struck by a vehicle
- You were a cyclist struck by a vehicle

Q. What are the first steps I should take?

A. You should notify your insurance company within 30 days of the accident and complete the Notice of Loss and Proof of Claim Form (AB-1 Form) and/or a Claim for Disability Benefits Form (AB-1A Form) within 10 days.

Q. What if I am injured by an unknown or uninsured Driver?

A. You could also be eligible for these benefits even if the other party involved in the accident is unknown or uninsured.

For more information on those injured by an uninsured or unknown driver, please see the Motor Vehicle Accident Claims (MVAC) Program: <https://www.alberta.ca/motor-vehicle-accident-claims-program>

Q. What do Section B benefits cover?

A. Coverage could include services such as: diagnostic imaging, lab testing, specialized testing, physiotherapy, psychology, chiropractic treatment, acupuncture treatment, dental treatment, occupational therapy, and massage therapy.

**You will need confirmation from your insurance company that they will cover these services prior to accessing them.*

Q. Will using Section B benefits make my insurance premiums go up?

No. These are no fault benefits and using them will not affect your insurance rates.

Q. Who else can I see if I do not have a family physician ?

A. Under the DTPR, you may see the following primary health care practitioners physicians, physiotherapists, chiropractors and nurse practitioners for a treatment plan and to request adjunct therapies.

Q. I do not have motor vehicle insurance, but was a passenger in a vehicle, or a pedestrian or cyclist hit by a motor vehicle. Am I still entitled to accident benefits?

A. Yes. If you are a passenger, you apply for benefits through the insurer of the vehicle you were in. If you were a pedestrian/cyclist, you go through the insurer of the vehicle that hit you.

Q. Can I still access additional treatment sessions if I do not have extended health care benefits?

Yes, if approved by an insurer. Your health care provider can submit a treatment plan for insurer approval and the auto insurer acts as primary payer.

Rehab Advice Line

Number: **1-833-379-0563**

Rehabilitation Advice Line is a telephone service open Monday to Friday (9:00 AM - 5:00 PM) and provides rehabilitation advice and general health information for Albertans of any age.

Visit <http://www.ahs.ca/ral> for more information.

The **Rehabilitation Advice Line** can:

- Assess your rehabilitation needs over the phone
- Speak to parents, guardians or caregivers about a child's development or well-being
- Give advice on activities and exercises that help with physical, functional, or developmental concerns
- Provide strategies to manage the day-to-day activities affected by these concerns
- Link you to rehabilitation services

The Rehabilitation Advice Line cannot:

- Book and manage your physiotherapy appointments. "Have a physical concern & need physiotherapy?"
- Visit ahs.ca/physio >> Physiotherapy Services >> Alberta Health Services

For concerns **unrelated** to rehabilitation, please call:

- Your physician, pharmacist about medication questions
- 811 or physician about significant pain, or regarding worsening symptoms

Resources that may Benefit Your Care

Indigenous Wellness Clinic

The **Indigenous Wellness Clinic** provides a culturally informed and safe environment for patients and their families to receive care and work towards their best possible health within an interdisciplinary team.

They build partnerships with agencies and communities to respond to patient's needs and advocate on their behalf when faced with barriers to health care.

They offer individual and group holistic support for emotional, mental, spiritual and physical well-being.

To access, phone **780-735-4512** or you can contact **811** and request to be connected to this service.

Alberta Virtual Pain Program

Helpful if your pain is lasting longer than **3 months**

- Note: you need a stable internet connection for this program
- **Group-based program** featuring two 1-hour sessions over Zoom each week for 6 weeks (virtual group education and self-management program)
- A **patient-led** and **module-based** online treatment program (self-led education and self-management program)
- Additional workshops, webinars, and group sessions focused on specific topic areas, all **available online over Zoom**
- Opportunity to connect with others living with pain

To self-refer call: **1-877-719-7707**

Should you want more information about what to expect in a physical therapy appointment you can visit this link: <https://www.cpta.ab.ca/for-the-public/what-to-expect-when-receiving-care-from-a-physiotherapist/>

If you have questions or concerns about other symptoms please contact **811**.

If you have questions about medications please visit your **physician** or **pharmacist**.