

PIP (Personal Injury Protection) Claims Auto Accident Injury

Personal Injury Protection, normally referred to as "PIP", is a type of auto insurance coverage. In Washington State all auto liability insurance policies must (unless you sign a waiver declining it) carry at least \$10,000 in PIP benefits to cover reasonable and necessary medical expenses, available for up to three years from the date of the accident.

PIP coverage on your auto policy pays for medical expenses related to an auto accident, regardless of fault, and pays out immediately. However, if you are injured by another driver, you must settle on the total amount of the loss with the other driver's insurance company, often in court, before you will be reimbursed for medical claims.

If you are in the process of settlement with the other driver's insurance company you will be required to pay for your massage sessions and be reimbursed directly by the other driver's insurance company. If you are eligible for PIP with your insurance company you will also be required to pay for your sessions until we receive confirmation of approval from your claim representative.

What You Need To Do Prior To Massage Treatment

- Call your insurance agent to inform them that you have been involved in an auto accident and that you were injured. A claim will be initiated and you will be assigned a claim representative. Your claim representative will advise you on whether your insurance or the other driver's policy will be responsible for the PIP portion of your claim, limits on the policy, and the necessary steps to take to take for receiving massage therapy.
- 2. Get a claim number
- 3. Print out our **Prescription Referral Form**, fill out your portion of the form and give to your Doctor to fill out the prescription portion. Massage treatment requires a Prescription Referral with the diagnosis code and treatment plan that includes the number and frequency of the treatment sessions. Bring the completed form with you on your first visit.
- 4. Make an appointment: (509) 325-4874
- 5. Fill out the PIP First Time Visit Form and <u>bring with you on your first appointment.</u>