AFFINITY

WELLNESS CLINIC

Your Recovery Roadmap

A guide to your care and your ICBC claim after a motor vehicle accident

PREPARED FOR OUR ICBC PATIENTS

Welcome — We're Glad You're Here

Being in a motor vehicle accident is disorienting. Along with the pain and stress of your injuries, you're suddenly expected to understand an insurance claim, figure out what's covered, and decide where to even start. That's a lot to carry, and you don't have to carry it alone.

This package walks you through everything: how your ICBC claim works, what treatment is available to you, what to expect at your appointments, and who to reach out to when you have questions. Our team is here to support your recovery, one step at a time.

Your Recovery, at a Glance

- Report your accident to ICBC as soon as possible to open your claim.
- Book your first appointment with us — don't wait, your 12-week coverage window starts on the date of your accident.
- Begin your pre-approved treatment. In most cases, we bill ICBC directly, so there's nothing for you to pay upfront.
- Stay in touch with your ICBC recovery specialist as your recovery progresses.
- If you need more time to heal, we can help you request a treatment extension.

A note on timing: ICBC measures your 12-week coverage window from the date of your accident, not the date of your first appointment. Treatments that fall outside your approved dates can't be backdated, which means an out-of-pocket cost to you — so the sooner you get started, the better.

Understanding Your ICBC Claim

Here's how the process works, from reporting your accident to getting the care you need.

1. Report Your Claim

Report your accident to ICBC as soon as you can — you can do this online or by phone, 24 hours a day, seven days a week. Reporting promptly matters, since your 12 weeks of pre-approved coverage is counted from your accident date.

- Lower Mainland: 604-520-8222
- Rest of B.C., Canada, and the U.S.: 1-800-910-4222

2. Your Claim Number & Personal Health Number

Once you report your accident, ICBC will open a claim and give you a claim number. This number is what allows us to bill ICBC directly on your behalf, so bring it — along with your Personal Health Number (PHN) — to your first appointment.

3. No Referral or Pre-Approval Needed

You do not need a referral from a doctor or nurse practitioner, and you do not need to wait for approval from ICBC before starting treatment. As soon as you have your claim number, you can book with us.

4. Your ICBC Recovery Specialist

You'll be assigned an ICBC recovery specialist (you may also hear this role called a claims adjuster) to support your file. They coordinate your benefits and are a good point of contact if you have questions about your coverage. We'd suggest checking in with them every couple of weeks, just to keep them updated on how your recovery is going.

5. Mileage & Travel

Keep track of your mileage to and from appointments and ask your recovery specialist about reimbursement — this is a benefit many patients don't realize they're entitled to.

If Your Recovery Takes Longer Than 12 Weeks

Many people make significant progress during the initial 12-week period, but recovery looks different for everyone. If you and your practitioner determine that you need more treatment, your practitioner can communicate your ongoing treatment needs to ICBC and request an extension of your benefits.

Your Treatment Coverage

You have the following number of treatments available to you from ICBC, to be used within 12 weeks of your accident date — we call this your end date. Treatments that take place after your end date can't be backdated, so please keep this date in mind to avoid any out-of-pocket surprises.

Chiropractic	25 treatments available
Physiotherapy	25 treatments available
Massage therapy	12 treatments available
Kinesiology	12 treatments available
Counselling	12 sessions available

What ICBC Pays

- Chiropractic — 100% of the cost, both your initial visit and every follow-up.
- Physiotherapy — 100% of the cost, both your initial visit and every follow-up.
- Kinesiology — 100% of the cost, both your initial visit and every follow-up.
- Counselling — 100% of the cost, both your initial visit and every follow-up.

Massage Therapy

Your initial massage assessment is covered by ICBC.

For follow-up appointments, Affinity offers a **45-minute ICBC massage appointment that is fully covered**, with no additional patient charge.

If you choose a longer massage appointment, there may be an additional amount that is not covered by ICBC. Our front desk team can explain the current fee before you book.

Need Treatment Past Your End Date?

If you need additional treatment beyond your initial end date, that's something we'll discuss with your practitioner(s). We'll submit a treatment extension request to ICBC on your behalf and follow up with you as soon as we hear back.

What to Expect at Your Appointments

Your First Visit

Your first appointment typically includes a full assessment of your injuries, a conversation about your recovery goals, and the start of a treatment plan built around you. This is also a good time to ask any questions about your coverage or what your recovery might look like.

What to Bring

- Your ICBC claim number
- Your Personal Health Number (PHN) / CareCard
- Photo ID
- A list of any medications you're currently taking
- Comfortable clothing you can move in, if physical treatment is involved

Billing

In most cases, we bill ICBC directly for your approved treatments. Affinity's 45-minute ICBC massage appointments are fully covered. If you choose a longer massage appointment or another service with an amount not covered by ICBC, our team will let you know about the cost before you book.

Scheduling & Attendance

We have a 24-hour cancellation policy. As long as you give us that notice, you're welcome to reschedule your appointment as many times as you need to make it work with your schedule. If we don't receive at least 24 hours' notice, you'll be responsible for paying for the missed appointment.

Frequently Asked Questions

Do I need a doctor's referral to start treatment?

No. Under ICBC's Enhanced Care model, you don't need a referral or ICBC's pre-approval to begin your pre-approved treatments — just your claim number and PHN.

Will I have to pay anything out of pocket?

IIn most cases, no. We direct bill ICBC for your approved treatments. Affinity's 45-minute ICBC massage appointment is fully covered. If you choose a longer massage appointment or a service that is not included in your ICBC benefits, there may be an additional cost. Our team will let you know before you book.

What if I need care beyond my 12-week end date?

Talk to your practitioner. If more treatment is recommended, we'll request an extension from ICBC on your behalf and keep you updated on the response.

What if my accident happened while I was working?

If you were injured while on the job, your claim is reported to WorkSafeBC first, as they become the primary payer. We're happy to help you sort out which process applies to you.

Can I claim mileage for driving to my appointments?

Yes — ask your ICBC recovery specialist about mileage reimbursement for travel to and from your treatments.

Who do I contact with questions about my appointments or care?

Reach out to us any time — our contact details are on the last page of this package.

We're Here for You

Recovering from an accident takes time, and questions come up along the way. Please don't hesitate to reach out — helping you through this is exactly what we're here for.

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Please let us know if you have any additional questions about your ICBC claim — we're glad to help.