

SECTION B: 90 DAYS POST ACCIDENT

Alberta's Bill 41 allows individuals injured in motor vehicle accidents to access supplementary care, including dentists, occupational therapists, and psychologists. Coverage is capped at \$1,000 and expires 90 days after the accident.



INNERLOGUE
THERAPY & PSYCHOLOGY

EXTENDING PSYCHOLOGICAL SUPPORT

We can help you request an extension for counselling support beyond the initial 90 days after the accident. Your MVA insurer may ask for an additional medical support letter from your family doctor.

ADVOCATE FOR YOUR CARE

Your psychologist can provide reports or letters explaining why continued therapy is necessary. This can help extend coverage even after 90 days.

IF SECTION B IS DENIED

- Pay out-of-pocket first and claim later
- Request reimbursement through your lawyer as part of your settlement
- Explore other benefits (workplace insurance or extended health plans)
- Talk to your lawyer about an Assignment of Benefits, where your lawyer may agree to cover limited sessions

ADDITIONAL COVERAGE OPTIONS

Your psychologist can provide reports or letters explaining why ongoing therapy is recommended. This can help extend your approved sessions, usually between 10 and 20 sessions, depending on your needs.

IF SECTION B IS DENIED

If you or your family have extended health benefits through work, your MVA insurer typically requires you to claim those benefits first. Any remaining balance will then be covered by your MVA insurer. Your MVA insurer will request an Explanation of Benefits (EOB) to show that you have exhausted your personal benefits.

If You Do Not Have Extended Health Benefits, No Worries!

If your MVA insurance has approved sessions, we can direct bill to your MVA insurer.

