

For Our MVA Patients

PIP - Personal Injury Protection

In Washington, PIP insurance pays for 100% of your treatment bills if you are injured in an automobile accident. PIP is no-fault coverage that pays all “reasonable and necessary” health care costs. No co-payments or deductibles are involved. A standard PIP policy will cover your treatment for either one or three years (or until you settle your claim), up to a maximum of \$10,000.

Private Health Care Coverage

If there is no PIP coverage available, your physical therapy bills may also be covered under your own private health care plan. However, the bills may be subject to deductibles, co-payments, or limitations on the number of treatments allowed by your insurance policy.

If you would like us to bill your health insurance for treatment that was a result of an auto accident, your insurance company will require you to fill out special forms regarding the accident, and will not cover any accident-related claims until these are completed and processed.

At-Fault Party's Liability Coverage

If neither PIP nor private health care coverage is available, and if your injury was the fault of another person, his/her liability insurance may be responsible for paying your treatment costs. However, a liability insurer is not required to pay your treatment bills as they accrue - only at the time of settlement or conclusion of the entire claim.

We only accept third party claims in certain circumstances. If you have questions, please call our Billing Office at (360) 629-7528.