



# Cascade Chiropractic

Woody Bernard D.C.

1420 King Street, Suite D  
Bellingham, WA 98229

(360) 671-4242  
Cascadekey2wellness.com

## What To Do About PIP

### A Step-By-Step Guide

- Call your insurance agent.
- Ask if you have PIP or Med Pay.
- If yes, ask about limits on time and dollar amount (3 years/\$10,000).
- Ask your agent to take your Report Loss claim.
- Ask your agent to call back with the claim number, address and phone number to the claim office.
- Call the claims office and get the name of the adjuster handling your claim.
- Ask the adjuster to mail a PIP Application, Attending Physician's Report, Salary Verification and release form.
- Complete the PIP Application and release form and return it to the claims adjuster.
- Have the doctor fill out the Attending Physician's Report form and return it to you. Mail it to the claims adjuster.
- Have your employer complete the Salary Verification form and return it to you. Mail it to the claims adjuster.
- Provide the claim number and the adjuster's name, office and phone number to all your healthcare providers.
- Instruct your providers to bill your PIP carrier directly, including copies of client patient notes for each date of service.

### What is a PIP?

- Personal Injury Protection is part of your auto insurance policy. It is designed to take care of you immediately after an accident.

### Benefits of PIP

- PIP is no-fault, so it doesn't matter who caused the accident. You are still covered.
- Most PIP coverage is for 3 years or \$10,000, whichever comes first. Some policies have higher limits.
- PIP covers medical payments, wage loss and loss of services. There is no deductible.
- *If you have PIP coverage on your auto policy, your medical bills get paid on time and you can maintain your care schedule uninterrupted. Your time off work is also covered.*

### What is Med Pay?

- Med Pay is a medical-payment-only version of PIP. It does not cover wage loss or loss of service.
- **Most importantly do not panic!**