Bethesda Therapy

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For Claims Teams, Physicians & Brokers

Care-First & mental health

From January 1, 2027, people hurt in a collision in Alberta claim care through their own insurer, whoever caused it. Mental health care related to the collision is covered. Here's how it works, and how Bethesda can help.

What changes on January 1, 2027

- Applies to collisions in Alberta on or after January 1, 2027, whatever the policy renewal date.
- People claim care and benefits from their own insurer, whoever caused the collision.
- Treatment has no overall dollar cap, as long as it supports recovery.
- Disputes about benefits go to the Alberta Automobile Care-First Tribunal.

Where mental health fits

Mental health conditions related to the collision are covered. They aren't part of the 12-week Program of Care, so care goes through a care and treatment request:

1. The insurer approves an initial mental health assessment in advance.
2. A physician, psychologist or registered clinical social worker does the assessment and completes Form CF-MH-1
3. The insurer answers in writing within five business days. If it doesn't, the request is deemed approved.
4. Therapy begins, with a progress report (CF-MH-2) along the way and a concluding report (CF-MH-3) at the end.

Mental health care can start at any point, alongside physical care.

When to refer

Many people have a reaction after a collision. Watch for:

- Avoiding driving, or riding as a passenger
- Nightmares or memories of the crash that won't stop
- Poor sleep since the collision
- Pain or distress that outlasts physical progress
- Low mood, irritability or pulling away from people
- Feeling on edge, jumpy or easily startled
- A slow or stalled return to work or school

Three questions to ask

1. Since the collision, are you avoiding driving or being a passenger?
2. Are memories of the collision, or worry about it, affecting your sleep or your day?
3. Is pain, mood or stress keeping you from work or your usual activities?

A yes to any of them is a reason to refer. These are check-in questions, not a diagnostic tool.

How Bethesda helps

- We contact the person and help line up the first assessment.
- Evidence-based therapy online across Canada, six days a week.
- Progress and concluding reports with outcome measures.
- One contact line for case managers and physicians.

Refer in two minutes

With the person's consent, send their name, phone number, collision date and claim number to **letstalk@bethesdathera.com**, or call **587-871-4888**.