Bethesda Therapy

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Care-First Q&A

Care-First questions, answered

Quick answers about mental health care under Alberta's Care-First auto insurance, for claims teams, physicians, brokers and the people they help.

When does Care-First apply?

To collisions in Alberta on or after January 1, 2027, whatever the policy renewal date. Earlier collisions stay under the current system (accident benefits, Section B).

Who pays for care?

The injured person's own insurer, regardless of fault. People without auto insurance claim through the insurer of the vehicle they were in, or the vehicle that hit them.

Is mental health covered?

Yes. Care-First benefits include mental health conditions related to the collision.

Is mental health part of the Program of Care?

No. The 12-week Program of Care covers common physical injuries, such as neck, shoulder and back injuries and concussion. Mental health goes through a care and treatment request.

Who does the first mental health assessment?

A physician, psychologist or registered clinical social worker, with the insurer's approval in advance. The assessment and the treatment plan go to the insurer on Form CF-MH-1.

How fast does the insurer answer?

In writing, within five business days. If the insurer doesn't respond in time, the request is deemed approved. A denied request can be revised and resubmitted.

Can therapy happen during physiotherapy or chiropractic care?

Yes. A mental health request can be sent at any point, and both kinds of care can happen at the same time.

What reports does the insurer receive?

Progress reports (CF-MH-2) while therapy continues, and a concluding report (CF-MH-3) when it ends. Bethesda includes outcome measures, so recovery is easy to see.

What if the insurer says no?

Ask for the reasons in writing. The plan can be revised and resubmitted, and disputes go to the Alberta Automobile Care-First Tribunal instead of the courts.

Does the client pay anything?

Once the insurer approves care, Bethesda bills the insurer directly. The first 15-minute call is free.

Can people outside Alberta get therapy with Bethesda?

Yes. We see clients online anywhere in Canada. Their province's auto insurance rules apply, and we check coverage with them on the free call.

How do I refer someone?

With their consent, email their name, phone number, collision date and claim number to letstalk@bethesdathera.com, or call 587-871-4888. We contact them and keep you updated with their consent.