

# After a Car Crash: Your Guide to ICBC-Covered Counselling

If you're reading this, **you've already done something most crash survivors don't**: you're actually looking for help instead of just trying to “tough it out.”

If you've had a crash and **don't feel like yourself**, this guide explains **how ICBC-covered counselling works** and the **exact steps** to take to get a trauma therapist on your side.

**In a few minutes, you'll:**

- **See if ICBC coverage applies to counselling**
- **Get practical language** for your doctor and adjuster
- Understand **what early sessions look like** and how billing is handled
- Finish with a **simple 24–48 hour action plan**

You don't have to do this alone – **help is closer than it feels**.

This is general information only, not legal or medical advice. Your situation may be different – always confirm details with your adjuster, healthcare team, or a lawyer if you have one.

## 1. Is This Guide for You?

The only way to know for sure what support you can access is to speak with your adjuster or a professional who works with ICBC regularly. This checklist is meant to give you a quick sense of whether ICBC-covered counselling is worth exploring.

If these feel true for you:

- ☐ I was in an **ICBC-related motor vehicle crash**.
- ☐ I was a **pedestrian, cyclist, or passenger** affected by the crash.
- ☐ I **directly witnessed a serious crash** and haven't felt like myself since.
- ☐ I have (or am opening) an **ICBC claim**.
- ☐ Since the crash, I've noticed at least one of:

- **Fear or tension in the car**
- **Nightmares or replaying the crash**
- **Feeling constantly on edge**
- **Feeling numb or shut down**

- **Mood changes** (irritable, sad, angry, flat)
- **Sleep problems** or difficulty relaxing

You're **not overreacting**. These are **understandable trauma responses** — **and help is available**. You're allowed to get support for what you've been through.

## 2. How to Make Counselling Part of Your ICBC Recovery

**Emotional healing is part of the injury — and support is standard.**

In plain terms:

- You have a **crash-related ICBC claim**.
- Coverage applies to **drivers, passengers, pedestrians, cyclists, and witnesses**.
- **Psychological symptoms count as injuries**.
- ICBC may **approve counselling** to support your recovery.
- Many people in B.C. get **up to 12 counselling sessions pre-approved** in the first 12 weeks.
- You usually **don't need a doctor's referral** during this period.
- Pedestrians, cyclists, and witnesses can access sessions by reporting the incident and using the **claim number** for billing.

**Remember:**

- **Counselling is routine crash care**, not a sign of weakness.
- The first **12 sessions / 12 weeks** are just a starting point; more can be requested.
- Your counsellor is **on your side**; with your consent, only brief updates are shared.

**Why act now:**

- The longer symptoms go **undocumented**, the harder they are to justify.
- **Early support** prevents anxiety, nightmares, and driving fears from becoming long-term.
- Nobody gets points for **“toughing it out” alone**.

## 3. Four Simple Steps to Get ICBC-Covered Counselling Started

You do **not** have to do this perfectly. These steps are just a starting point.

### Step 1 – Gather the basics

- ICBC claim number
- Adjuster name + contact

- Date of crash
- A few words on how you've been feeling

## Step 2 – Talk to your doctor

- Describe how the crash has affected **sleep, mood, anxiety, and driving**
- Ask them to **document** these symptoms
- Say you'd like **trauma-focused counselling**, billed to ICBC

### Example wording:

“Since the crash I've been having [nightmares / panic / trouble driving / feeling on edge]. I'm on an ICBC claim and I'd like this documented, and to look at trauma counselling that could be covered. **It's been serious for me.**”

## Step 3 – Contact your ICBC adjuster

- Tell them you're experiencing **ongoing psychological symptoms**
- Say your doctor believes counselling would help
- Ask what benefits are already **active** on your claim

### Example wording:

“Since the crash I've been having **ongoing symptoms** like [panic / nightmares / trouble driving]. My doctor and I think counselling would help. **I'd like to use a clinic that bills ICBC directly.** What counselling benefits do I currently have?”

## Step 4 – Book with a trauma-focused clinic

- Provide your contact info + claim number
- Ask if they **direct bill** ICBC
- Ask what they need from you before your first session
- If driving is difficult, ask about **online sessions**

# 4. How Direct Billing Usually Works

**Short version: you usually don't pay at the visit.**

The clinic and ICBC sort out billing.

- **Before sessions** – ICBC pre-approves up to 12 counselling sessions
- **During sessions** – the clinic **direct bills** ICBC
- **Afterwards** – more sessions can be requested if needed

### Good questions to ask your clinic:

- “Do you **direct bill ICBC**?”
- “When would I ever pay out of pocket?”
- “What if we need more than 12 sessions?”

## 5. What Your First Sessions Will Be Like

**Short version:** early sessions help you **feel safer**, understand your symptoms, and create a plan that fits your life and coverage.

### Session 1 – Getting oriented

- Discuss what happened and what’s hardest now
- Review **sleep, mood, anxiety, driving, and daily functioning**
- Learn how trauma affects the nervous system
- Try **1–2 grounding tools** to stabilize between sessions

### Sessions 2–3 – Focusing on your goals

- Identify priorities (driving, anxiety, sleep, mood, relationships)
- Begin trauma-focused work at a **safe, steady pace**
- Adjust session frequency based on symptoms and coverage

### Progress looks like:

Feeling safer, sleeping better, and having everyday life feel **less like a threat**.

### Privacy:

Your story is **private**. With your consent, your counsellor may send **brief, factual updates** to ICBC or your doctor.

## 6. Common Things That Quietly Slow Everything Down

**Mistake:** Waiting months before telling anyone

**Better:** Document symptoms early.

**Mistake:** Assuming “If ICBC hasn’t offered counselling, I must not qualify”

**Better:** It’s **always okay to ask**.

**Mistake:** Keeping symptoms unspoken out of shame

**Better:** Professionals **need** this info to help you.

**Mistake:** Seeing a counsellor unfamiliar with ICBC

**Better:** Choose a clinic that **already works with ICBC**.

**Mistake:** Not explaining how symptoms impact daily life

**Better:** These details often **support continued coverage**.

## 7. Quick Answers to Common Worries

**“Is it normal to feel worse weeks later?”**

Yes — shock fades and symptoms surface.

**“What if I was partly at fault?”**

Fault doesn't determine access to care.

**“Can I do counselling by video?”**

Yes — many clinics offer **secure virtual sessions**.

**“Will counselling hurt my claim?”**

No — it's considered **standard crash recovery care**.

**“What if I don't connect with the therapist?”**

You can switch — **good fit matters**.

## 8. A Simple 24–48 Hour Plan

1. **Write down 3–5 symptoms** affecting you
2. **See your doctor** and ask them to document them
3. **Contact your adjuster** about counselling benefits
4. **Book with a trauma-trained clinic**

If it feels overwhelming, ask a **trusted person** to sit with you or help make the call.

## 9. If You Want Help With Any of This

**Lighthouse Counselling** works with ICBC crash clients in Vancouver & Burnaby.

We can:

- Help you confirm if counselling is covered
- Give you **exact wording** for your adjuster

- Match you with a **trauma-trained counsellor** who understands ICBC
- Provide a **free 15-minute crash consult**

You deserve to feel **safer, steadier, and more in control** again after your crash.  
Reaching out is **one concrete step toward recovery**.

## Get Started on Your Recovery Today

Reaching out for support is a **courageous and meaningful step**, and we're here to help you through every stage of your recovery. At Lighthouse Counselling, our team provides **compassionate, trauma-informed care** for individuals affected by car crashes.

## Book Your Free 15-Minute Crash Consult

We offer a **no-pressure consult** to help you understand your options, confirm whether counselling is likely covered by ICBC, and outline the next steps in a way that feels manageable.

**You can get started in three simple ways:**

📞 **Call or Text: 604-809-5848**

Speak directly with our team and get your questions answered quickly.

✉ **Email: [info@lighthousecounselling.ca](mailto:info@lighthousecounselling.ca)**

Reach out anytime — we reply promptly and with care.

🌐 **Visit Our Website:**

<https://www.lighthouse traumatherapy.ca/vancouver-icbc-counselling>

Learn more or submit a contact form when it's convenient for you.

Our goal is to match you with a **trauma-trained counsellor who understands ICBC processes** and can help you feel **safer, steadier, and more in control** again.

**Don't wait - your recovery starts with one small step.**

**We're here when you're ready.**

