

A car accident can affect more than your vehicle. Neck pain, back pain, headaches, stiffness, and other musculoskeletal symptoms may develop after a collision, sometimes hours or days after the initial impact.

For drivers in Mill Creek, Washington, understanding your auto insurance before an accident occurs can make it easier to know what options may be available if you are injured.

At [Mill Creek Chiropractic Clinic](#), patients are evaluated for musculoskeletal injuries and symptoms following motor vehicle collisions. Insurance coverage varies, however, so patients should understand their individual policy rather than assume that every type of treatment or expense will automatically be covered.

Mill Creek Chiropractic Clinic offers personalized chiropractic care for back pain, neck pain, headaches, auto injuries, sciatica, shoulder pain, and other musculoskeletal concerns. Find us at 16212 Bothell Everett Hwy, Suite E, Mill Creek, WA 98012, or call (425) 745-4430. Contact Mill Creek Chiropractic Clinic today to schedule an appointment and take the next step toward more comfortable movement.

What Auto Insurance Is Required in Washington State?

Washington requires most drivers to maintain automobile liability insurance. According to the Washington State Office of the Insurance Commissioner, the minimum liability limits are:

- \$25,000 for injury or death to one person
- \$50,000 for injury or death to two or more people
- \$10,000 for damage to another person's property

Liability insurance primarily protects against injuries or property damage that you cause to someone else. It should not [Chiropractor](#) be confused with coverage designed to help pay your own accident-related medical expenses.

Drivers can learn more about current requirements through the [Washington State Office of the Insurance Commissioner](#).

What Is Personal Injury Protection (PIP)?

Personal Injury Protection, commonly called PIP, is an optional type of auto insurance coverage in Washington that can help with certain expenses when you or covered passengers are injured in a motor vehicle accident.

Washington insurers are required to offer PIP. If a policyholder does not want the coverage, it must be rejected in writing.

Depending on the policy and circumstances of the claim, PIP may help pay for:

- Medical and hospital expenses
- Lost wages resulting from time away from work
- Certain services the injured person is unable to perform
- Funeral expenses

One important feature of PIP is that it generally applies regardless of who caused the accident, although exclusions and policy limitations can apply.

You can read more about [Personal Injury Protection in Washington](#) directly from the state Office of the Insurance Commissioner.

Does Auto Insurance Cover Chiropractic Care After an Accident?

Coverage for chiropractic treatment depends on the patient's insurance policy, available benefits, circumstances of the collision, medical necessity, and how the claim is handled.

For that reason, [Car accident chiropractor](#) it is important not to assume that having auto insurance means every chiropractic visit or treatment will automatically be paid in full.

Patients should review their policy, speak with their insurer when necessary, and understand applicable coverage limits and claim requirements.

Why Evaluation After a Car Accident Can Be Important

Not every accident causes a significant injury, but symptoms are not always obvious immediately after a collision. Some people notice neck stiffness, back soreness, headaches, or reduced mobility later that day or over the following days.



A chiropractic auto-injury evaluation may assess:

- Neck and back range of motion
- Areas of muscle tension or tenderness
- Joint movement
- Changes in mobility
- Headaches associated with neck symptoms
- The mechanism of the collision
- Previous injuries and relevant health history

The examination can help determine whether chiropractic care is appropriate or whether additional medical evaluation, diagnostic imaging, or referral may be necessary.

Chiropractic Care for Whiplash and Neck Pain

Whiplash is commonly associated with rear-end accidents. The sudden acceleration and deceleration involved in a collision can place stress on muscles, ligaments, joints, and other structures in the neck and upper back.



Symptoms may include neck pain, stiffness, headaches, shoulder discomfort, or difficulty moving the neck comfortably.

When appropriate for the patient's condition, chiropractic treatment may focus on improving comfortable joint movement, addressing musculoskeletal restrictions, and helping the patient gradually return to normal activities.

Learn more about [whiplash symptoms and treatment](#).

Back Pain After a Motor Vehicle Collision

Car accidents can also affect the lower, middle, and upper back. Depending on the collision, patients may experience soreness, stiffness, muscle tension, reduced mobility, or pain during everyday movements.

A chiropractic examination can help evaluate spinal movement and other musculoskeletal factors that may be associated with the patient's symptoms.

More information is available on Mill Creek Chiropractic Clinic's [back pain treatment](#) page.

Insurance Is Only One Part of Post-Accident Care

Insurance coverage can affect how accident-related expenses are handled, but treatment decisions should ultimately be based on the patient's injuries and healthcare needs rather than coverage alone.

Some collision injuries can be managed conservatively, while others may require emergency care, medication, diagnostic imaging, physical therapy, specialist evaluation, or a combination of different treatments.

Patients should also avoid delaying necessary medical attention simply because they are uncertain about insurance coverage.

When to Seek Immediate Medical Attention

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Seek prompt or emergency medical care after an accident for symptoms such as:



- Loss of consciousness
- Confusion
- Difficulty speaking or walking
- New weakness or numbness
- Severe or rapidly worsening headache
- Significant chest or abdominal pain
- Difficulty breathing
- Severe or rapidly worsening pain

When there is concern about a potentially serious injury, emergency or medical evaluation should take priority.

Car Accident Chiropractic Care in Mill Creek, Washington

Mill Creek Chiropractic Clinic provides chiropractic evaluations and care for people experiencing neck pain, back pain, whiplash-related symptoms, and other musculoskeletal concerns following motor vehicle

accidents.

Care is individualized according to the patient's symptoms, health history, examination findings, and type of injury.

Learn more about [car accident chiropractic care in Mill Creek](#).

Mill Creek Chiropractic Clinic provides chiropractic care for patients dealing with neck pain, back pain, whiplash symptoms, and other musculoskeletal concerns after a car accident. Visit us at 16212 Bothell Everett Hwy, Suite E, Mill Creek, WA 98012, or call (425) 745-4430. Schedule an evaluation today and find out whether chiropractic care is appropriate for your recovery.

You can also view the clinic's location, directions, and patient reviews at [Mill Creek Chiropractic Clinic on Google Maps](#).

Important Note

This article is provided for general educational purposes and is not legal, insurance, or medical advice. Auto insurance policies, benefits, exclusions, and claim circumstances vary. Contact your insurer or insurance professional for questions about your specific coverage and an appropriate healthcare professional for questions about accident-related injuries.