

CAR ACCIDENTS—Auto Insurance covers Massage Therapy in DE



By Joan Veselack-Gennarini, LMT
OWNER OF REKINDLED SPIRITS

Have you been in a car accident and suffer from body aches and pains? Do you want to receive massage therapy, but not sure how to pay for it?

The State of Delaware is a very victim friendly state, which allows one to receive massage therapy for auto accident injuries.

Delaware is a no-fault state, which means you are entitled to obtain needed care, no matter which driver was at fault in the car accident. The State of Delaware requires Auto Insurance Companies to include "Personal Injury Protection" (PIP) as part of Delaware Auto Insurance Policy, with a minimum of \$15,000/ person, and \$30,000/accident. However, with raising medical costs and lost wages that one may incur during the car accident, this \$15,000/person is rarely enough coverage. Please check your declaration page and for a very minimal increase in premium, you can obtain better coverage; starting at \$50,000/person.

What does having DE PIP coverage mean? As long as you have your car accident in the state of DE and in a DE insured vehicle, you can receive the care you need without worrying how to pay for this care. You just need to open a claim with your Auto Insurance Company. The therapy needs to be reasonable and medically necessary. By obtaining a doctor's script, this requirement is fulfilled. Also, your Auto Insurance Premiums are not allowed to increase when you use your PIP coverage. Your premium may increase if you are determined to be at fault, but it will not increase because you have

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received therapy and used your PIP.

I wanted to explain this to you, because many folks do not realize they have this PIP coverage and can obtain therapy for their injuries. Most folks live in fear that their insurance premiums will increase and do not obtain therapy for their car accident injuries. They continue to live with their aches and pains.

The Auto Industry has been making safer cars with stronger cages and more flexibility to absorb the shock and protect the drivers and the passengers. However, drivers and passengers still have "unseen injuries" known as "soft tissue" damage. The impact of the collision still goes through the bodies and impacts the muscles and soft tissues.

From a Massage Therapy viewpoint, the muscles can be massaged to help release stored trauma and tension from this impact. I believe the Motor Vehicle Accident (MVA) clients have endured enough pain. So I use a softer touch. I want my clients to feel safe and secure, so they can relax and that the soft tissue injuries can be released easily (I'm in the minority with this viewpoint). However, I have been massaging MVA cases since 2007, and this formula works for my clients.

As I release the upper layers of tension, then I can naturally go in deeper. The source of the pain, restriction, and/or adhesion is now revealed and deeper releases are obtained.

Many techniques are very aggressive and go deep quickly before the upper layers have been released. This may cause unnecessary pain and damage to the tissues. The real source of the problem may "hide" due to "fight and flight" syndrome. The tissue may have a harder time to heal itself.

If you have been in a car accident in the state of DE and your claim is open; talk to your doctor about receiving massage therapy for your soft tissue damage.

Find a massage therapist to help you with your aches and pains.



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As a fitness enthusiast and nurse, I was quite frustrated from the effects of whiplash. No one would listen to my complaints or get close to my neck muscles. When I found Joan, she listened and her hands "melted" trigger points in my neck, shoulders, and arms. Thanks to Joan, I'm back to enjoying my physical fitness again.

-Aimee, RN, MSN

I work with injured people who have suffered musculoskeletal injuries. I know from personal experience how beneficial massage therapy is for such injuries. My mother and I were in a car accident. With Joan's keen ability to know exactly where the pain came from, both Mom and I made a great recovery by having massage only. It is a non-invasive way to decrease muscle spasms and ease a person who is experiencing pain.

-Rita, Paralegal

I was in MVA in 2012, resulting with neck and back strain. I tried many modalities to help relieve the pain and muscle spasms, but nothing worked. My doc recommended Massage Therapy and a friend recommended Joan. She has worked wonders! She targets the trigger spots that cause the tension, while increasing circulation to the muscles to help flexibility. She has "healing hands".

-Cheryl, RN, BSN

Stress is a fact for many lawyers. My life is no exception. I have sought relief through meditation, systematic relaxation, yoga, and jogging. Each had value, but wanted to try therapeutic massage. I spent one hour with Joan. She is consummate professional who understands both the theory and technique. By the end of that hour, I experienced a sense of quiet bliss and general well-being that lasted for days. Well, done Joan. Looking forward to my next session.

-Dennis, Attorney