

Chapter 14: Other Insurance Liability

Subrogation

Health Choice Insurance Co. retains the right of subrogation for Third Party Liability (TPL) cases. Subrogation refers to the transfer of the insured's legal right against an injuring third party to the insurance carrier (Health Choice Insurance Co.) for the recovery of a TPL claim.

TPL claims can include:

- Motor vehicle accidents (including lawsuits)
- Work related injury or illness (worker's comp.)
- Slip/fall accidents
- Malpractice
- Other personal injury

Health Choice Insurance Co. will "pay and chase" most TPL claims to ensure that there is no delay in medical treatment. If a member requires services for an injury or condition resulting from circumstances involving a third party, the provider must notify Health Choice Insurance Co. Recoveries department at 1-855-452-4242. Providers are required to furnish the following information:

- Name of provider
- Address of provider
- Name of patient
- Address of patient
- Patient's social security number (if available) or Health Choice Insurance Co. identification number
- Address of patient
- Date of accident
- Date(s) of hospitalization and/or outpatient services
- County in which the injuries were sustained
- Names, if known, of liable persons, law firms, corporations and insurance carriers claimed by the patient or patient's legal representative to be liable for injuries.
- Failure to meet the notice requirements may forfeit the provider's right to reimbursement.
- Health Choice Insurance Co. will coordinate and pursue collection in cases of probable third party liability.