

BARRY'S UPDATES

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WHAT IS "SUBROGATION"?

Happy Holidays!!!

I have been traveling a lot and I had to skip a newsletter last month, but I am ready with more information to help you!

Many health insurance companies in the past have tried to collect their payments for accident victim's medical bills from their settlements. This process is called "subrogation."

Let's say you were rear-ended and your health insurance paid your ambulance bill of \$500 and the emergency room bill of \$600. They want that \$1,100 back when the case is settled with the at-fault party's insurance company.

Although many insurance companies have now stopped this practice, every health insurance policy is unique, and some companies are still subrogating.

It is important to have your attorney check the particular health insurance policy to determine if the health insurance company is seeking subrogation reimbursement for medical bills they paid.

This can have a major impact on the net amount you receive in settlement.

Sincerely,

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