

Subrogation

YOUR QUESTIONS

ANSWERED



A UnitedHealthcare Company

What is subrogation?

- Subrogation is the process UMR uses to obtain reimbursement from a responsible party for injury-related claims paid out by your health plan
- Common examples of situations where another party may be responsible are motor vehicle accidents, animal bites, falls and workers' compensation incidents

Why does this process exist?

- Subrogation is the means by which appropriate parties are held responsible for your medical claims in the event that you are injured
- The process helps control health care costs by limiting the amount of unnecessary medical claims paid out by your health plan and reducing losses by recovering some or all of these amounts

What do I need to do?

- If you are ever injured, report the incident to UMR right away, even if you are unsure whether subrogation will apply. Be prepared to provide accident details as well as any applicable insurance claim or attorney contact information
- If UMR requests accident information from you, your prompt response will prevent a delay in processing your claim(s)
- Once we have received all needed information, UMR will not need anything further from you in most cases. We will work with the appropriate parties to obtain payment where appropriate
- Your UMR representatives are here to help if you have any questions or concerns