

Step by Step Instructions on Health Insurance Subrogation

1. Collect clients HI card at intake.
2. Request Hospital and ER Physicians records if applicable.
3. Review hospital records and determine if HI information was provided or paid any medical bills.
4. You may not know right away if hospital bills were paid or not, but once client has completed treatment, we need to request updated billing ledgers from hospital and ER Physicians to determine if HI paid any benefits.
5. When looking at a hospital billing ledger – you will see 2 things.

| Svc Dt | CDM Code | Rev Code | CPT(R)/HCP CS Code | Description | NDC Codes | SUP Identity ID | Qty | Amt |
|--------------------------------|----------|----------|--------------------|--------------------------------|-----------------------|-----------------|-----|--------------------|
| 11/03/2021 | 35100001 | 0351 | 70450 | HC CT HEAD/BRAIN WO CONTRAST | | | 1 | \$3,821.10 |
| 11/03/2021 | 35200005 | 0352 | 72125 | HC CT CERVICAL SPINE W/O CON | | | 1 | \$3,827.55 |
| 11/03/2021 | 3844 | 0637 | | IBUPROFEN 600 MG TAB | 0904-5854-61 [162946] | | 1 | \$6.50 |
| 11/03/2021 | 45000053 | 0450 | 99284 | HC ER FAC LEVEL 4 W/PROCED M25 | | | 1 | \$3,213.00 |
| Total hospital charges: | | | | | | | | \$10,868.15 |

Hospital Payments and Adjustments

| Date | Description | Amount |
|---|--|---------------------|
| 12/10/21 | United Healthcare Medicaid INSURANCE PAYMENT | -\$297.81 |
| 12/10/21 | United Healthcare Medicaid CONTRACTUAL WRITE-OFF | -\$10,570.34 |
| Total hospital payments and adjustments: | | -\$10,868.15 |

- a) Insurance payment
- b) Contractual write off or adjustment.

| | | | | | | |
|---|-------|---|----------|--|----------|---------------|
| 11/03/21 | ABBAS | 1 | 99284 | EMERGENCY PHYSICIAN | S06.0X1A | 1108.00 |
| 11/03/21 | ABBAS | 1 | /*P | DISCHARGE | S06.0X1A | .00 |
| 11/03/21 | ABBAS | 1 | G9529/*P | 415-CHI, CT DONE | S06.0X1A | .00 |
| ACCIDENT TYPE: MVA INJ DATE: 2021-11-03 LOC: 88 | | | | | | |
| 11/03/21 | ABBAS | 1 | G9530/*P | 415-CHI, CT DONE | S06.0X1A | .00 |
| ACCIDENT TYPE: MVA INJ DATE: 2021-11-03 LOC: 88 | | | | | | |
| INSURANCE DENIED DOS: 11/03/21 Batch: 37295 | | | | | | |
| 02/22/22 | ABBAS | | | | | |
| 03/31/22 | ABBAS | | 945 | MEDICAID HMO PAYMENT | | 69.51 |
| - | | | | | | |
| 03/31/22 | ABBAS | | 845 | MEDICAID HMO ADJUSTM | | 1038.49 |
| - | | | | | | |
| 03/31/22 | ABBAS | | | Insurance payment for services rendered 11/03/21 | | |
| ----- | | | | | | |
| - | | | | | | |
| TOTAL CURRENT | | | | | | \$.00 |

6. As an FYI – The final lien from the subrogation department will only be the amount they actually paid, not the write off amount. So in Abbas Alme case as you see above they only paid \$421

7. Once you have this information, contact the client health insurance and say this
“Hello, my name is (blank) and I am calling from Habtemariam Law Firm on behalf of my client (blank) for who we represent for an auto accident in which his HI paid for some of their medical expenses. I am looking to speak to your Subrogation Department.
8. They will provide you with the number of their subro department and then transfer you.
9. Once they pick up the phone, state the same thing as above and also state “I am calling to see if a file has been created or if I need to create one myself”.
10. They will either give you a file number and a fax number to submit your documents or take you through the steps of creating the file.
11. They will ask you specific questions such as the following;
 - a) Clients full name, date of birth, maybe phone number
 - b) How the accident happened (give them a basic description)
 - c) List of client’s injuries
 - d) Last date of treatment
 - e) Current case status
12. Once you do this they will give you file number and fax number.
13. After this, you will let them know that the case is in settlement and the final lien is the only thing we are waiting for to disburse funds. They will place the file in urgent status.
14. Please then draft the HI LOR, HIPPA authorizing the subrogation team for current dates of service and the client HI Card – fax these documents over placing the file number in the subject line.
15. You should receive a response within 1-2 weeks. If not, follow up with the subro department until you receive the final lien.

Thanks!!!