

Policy for patients involved in an accident where auto or home insurance may be responsible for payment

I have been in a motor vehicle accident. I have group insurance with my employer. Will you see me for medical care?

Yes, a physician can see you. However, the physician's office is relying on a third party (your insurance company) to be financially accountable for a portion of your expenses.

This "third party" arrangement can be very convoluted and complicated when it comes to any accident claim. There can be controversy between insurance companies, group insurance vs. accident (auto/home) insurance, as to which company is ultimately responsible for the claim.

The physician does not want to have the patient pay for all of the medical services at the time of service, but at the same time does not want to be vulnerable to a group insurance policy or accident policy denying coverage and shifting the burden of the cost of medical care back to the patient – after the treatment has been provided.

Therefore, we are requesting that the patient become involved at the onset of their care to ensure that all insurance claims are processed correctly and timely and you, the patient, understand your financial responsibilities.

For accidents, the auto/home insurance company will assign an adjuster to determine liability and help you with policy limits. This can take several days. In the mean time, the patient does not want to wait to start medical care but wants some assurance as to which insurance plan will be responsible.

Often the patient's auto or home owners insurance has coverage for an accidental injury. However, the patient is often unsure which insurance is responsible for the claim – the auto insurance or the group policy provided by an employer – and then may not know with which insurance coverage he or she should file the claim. There are also dollar limitations of coverage with auto/home insurance policies.

To help with this decision, we are asking that the patient call both their group insurance carrier (first) and then their accident (auto/home) insurance company. Accurately state the nature of the accident to your group insurance company and ask for a written determination of coverage. (This might be called a subrogation form). If your group insurance policy will pay for the medical expenses, then the physician will need a copy of this letter or subrogation form too so that coverage can be confirmed. Without this subrogation form the patient will be responsible for payment.

If you determine that your group coverage does not cover accidents, then let your accident (home/auto) insurance company know of this limitation or lack of coverage with your group policy when you call. If this is the case – where you will be depending on your auto/home insurance to cover your medical expenses – we will then ask the patient to pay for all services at the time of service and for you to then file a claim with your auto/home insurance company.

The physician is willing to offer a cash discount or honor your managed care contracted fees for service and will provide you the necessary charge tickets so that you can file them with your insurance for reimbursement.

If you have any questions, please contact the business office (972.250.5700) so that an account rep can be assigned to help you.