

LEHB Accident Tip Sheet

Below are the guidelines to be followed when other insurance may be responsible for your medical claims. Examples of other insurance may be auto accidents, home insurance policies, slip and fall injuries or situations where legal action has been filed

Important please protect yourself financially by following these guidelines:

- If you or a family members injury involves other insurance please be aware
- The other insurance would be primary (must pay first to their contractual financial liability limit) before Blue Cross may be billed
- Blue Cross will require a copy of the relevant insurance contract confirming their financial responsibility, then a list of medical claims paid for by the other insurance must be listed
- Your attorney then may forward that information to the Blue Cross subrogation department for processing

Please note extremely important:

- LEHB is not an ERISA fund and Blue Cross reserves the right to subrogate (take back) all medical claims paid by Blue Cross that were the financial responsibility of another insurance policy
- You must clarify with your attorney that the contingency fee does not include medical claims since they will be retracted by Blue Cross

If you do not address this issue with your attorney and you make a financial settlement signing the final legal papers the medical providers will then bill you for 100% of the medical claims.

The contingency fee you have agreed to pay your attorney includes forwarding proper documentation to Independence Blue Cross for claims to be processed after your primary insurance pays to their financial limit.

Medical claims should not be included in the final settlement!!!