

Subrogation FAQs

What is subrogation?

Subrogation with your health plan is the right of being able to recover payments from other responsible parties on your behalf. If you are injured and another party is responsible for payment of your health care expenses related to that injury, our health plan will seek reimbursement of what was paid by the health plan from responsible party.

When would subrogation occur under Mission's health plan? Examples of subrogation situations include:

- Automobile accident
- Personal injury on another's property

How does the subrogation process work?

MedCost will promptly pay health care benefits according to your health care schedule of benefits. MedCost will then determine whether the benefits paid are related to an accident. You will receive a questionnaire in the mail from MedCost. They work closely with Cost Recovery Systems, Inc., MedCost subrogation vendor, to review and investigate claims which may involve subrogation. You should complete the questionnaire and mail as requested. This will be reviewed to determine if any subrogation exists. If it doesn't, you will be asked to provide additional information so the subrogation investigation can be completed. If it is determined that another insurance company is responsible for the medical bills, your health plan will follow up with that company and provide them with the necessary documentation so your health plan can be reimbursed when the matter is settled or resolved. If you hire an attorney to represent you for the accident, Cost Recovery Systems, Inc. will work directly with your attorney to resolve the matter.

Who can I call if I have questions?

You can contact MedCost directly with general questions or any questions about this process at 877-275-2718.

How does subrogation/right of recovery help you?

Subrogation, the right of recovery, helps control the cost of your premiums by placing the obligation to pay for your health care claims on the party or parties at fault.