Understanding Subrogation

What is Subrogation?

When you receive certain diagnoses or injuries, your health plan may pursue compensation from a liable third party for related claims.

As your benefit administrator, Blue Cross and Blue Shield of Texas actively investigates accident claims and claims that could be related to workers' compensation, automobile insurance, or other insurance coverage.

Our claims system automatically generates alerts for certain diagnoses and procedures commonly associated with third party liability, including:

- Injury diagnoses suggesting liability including those related to a motor vehicle accident
- Slips and falls or similar incidents that suggest liability
- Services frequently covered through homeowner policies
- Workers' compensation claims

The Subrogation Process

1. You or a covered dependent are injured and receive care. Your provider sends a claim to BCBSTX.
2. If the injuries were related to one of the reasons listed above, the claim may be placed on hold and a letter will be generated and sent for additional information relating to the injury. This letter may come from BCBSTX or one of our designees.
   - **If you receive a letter, it's critical that you respond as required by your health benefit plan. Failure to respond could delay the processing of your claim.**
3. Upon receipt of the letter with details regarding the injury, the claim will be reviewed for further consideration.

If you have any questions, please call the number at the top of your ID card.

768720.0325
LH-3303-BCBSTX-0825