

Subrogation

What Is Subrogation?

In health insurance, subrogation is the process through which an insurance company seeks to recover medical care costs from another responsible party's insurance carrier.

For the Western Pennsylvania Teamsters and Employers Welfare Fund it refers to those times when you or your family may have submitted a claim for medical care for which a third party is responsible. These types of claim could be car accidents, slip and fall claims, negligence claims or product liability claims. In cases where a claim for service is in question, the Western Pennsylvania Teamsters and Employers Welfare Fund uses Equian an independent company, to assist them with the investigation and recovery process for these subrogated claims.

What Equian Will Do

As part of the investigation process, you may receive a letter directly from the Western Pennsylvania Teamsters and Employers Welfare Fund and Equian asking you to provide details regarding an incident or paid medical claim. The date of your consultation or treatment and the name of the healthcare provider will be listed on the letter and the investigation will be allocated an Event Number.

What You Need To Do

If you have been contacted by the Western Pennsylvania Teamsters and Employers Welfare Fund and Equian, you can fill out the online subrogation questionnaire at the following link: www.equian.com. Once you select "Respond Online," you will be asked to provide your Event Number which was provided in the correspondence, so please have it ready to reference.

You can also call the toll free Customer Service number and provide the information to a customer service representative at 1-800-573-6101. Customer Service hours are as follows:

Monday through Thursday 8:30 am - 10:00 pm, EST

Friday 8:30 am - 8:00 pm, EST

How Helping Us Will Benefit You

By providing the Western Pennsylvania Teamsters and Employers Welfare Fund and Equian with the requested accident-related information, you are able to take an active role in helping to control your healthcare costs. If Equian determines another party was responsible for your injuries, they may seek reimbursement from the responsible party or insurance.