

Health Insurance Reimbursement: After the Accident, Who Pays?

By

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This article should not be considered nor relied upon as legal advice since it is only intended for general overview and informational purposes. Please consult with an attorney on your specific situation in order to determine an appropriate legal course of action.

After a person is injured and medical bills are paid by a health insurance company (either partially or fully), the health insurance company generally has the legal authority to go after the wrongdoer for the medical bills paid by the company. Unfortunately, if the injured party, this usually means that the health insurance company attempts to take all or a portion of the injured party's settlement or trial recovery. The health insurance company operates under the theory that the money the injured party receives was from the wrongdoer and should go to the health insurance company first.

Due to recent court rulings and the rising cost of health care, many (if not all) health insurance companies are vigorously pursuing reimbursement against an injured party's claim. Therefore, when resolving a case, an injured person or their lawyer, must look into the potential of being able to minimize or eliminate the amount a health insurance company ultimately is allowed to take from an injured party's settlement or jury verdict.

When hiring a lawyer to handle an injury matter (auto accident, trucking wreck, or other negligence) it is very important that the injured party have a discussion with the attorney about the attorney's knowledge of Reimbursement.

At Breakfield & Dean, LLC, attorney John Breakfield welcomes anyone with any reimbursement questions to call or email him. Please remember that all personal injury and reimbursement initial consultations are free of charge.

About the author: John Breakfield is an attorney with Breakfield & Dean, LLC in Gainesville, Georgia and handles matters regarding those injured by the negligence and fault of others. The law office of Breakfield & Dean, LLC can assist clients through out Georgia including: Hall County (Gainesville, Oakwood, Flowery Branch), White County (Cleveland), Lumpkin County (Dahlonega), Gwinnett County (Buford, Sugar Hill, Lawrenceville), Dawson County (Dawsonville), Habersham County (Demorest, Cornelia), and all of Northeast Georgia.