

Who is Ingenix and why are they calling me?

Sanford Health Plan has a contract with Ingenix to provide claims cost recovery services against legally liable parties and to provide coordination of benefits. This is done through a process called “subrogation.”

What is subrogation? Subrogation is an insurance company's (or a self-funded plan's) right to recover expenses in situations where a member's injuries appear to have been caused by the negligence or fault of a third party. Subrogation is part of the Health Plan's contract with you and using Ingenix is one way the Plan ensures your healthcare premiums are used appropriately!

The following are examples of the types of injuries that Ingenix routinely investigates:

- Fractures
- Back injuries
- Head injuries
- Burns
- Neck sprains
- Trauma
- Eye/ear/facial injuries
- Paralytic syndromes
- Derangement of knee/joints/disc/neuralgia/sinovitis
- All types of hernia
- Contusions/lacerations

When Ingenix investigates a claim they call the member to obtain additional information regarding the possible accident. They attempt to call the member 3 times by phone and if they are unable to reach the member, they send out an injury questionnaire and cover letter. If they have not heard from the member within 10 days they will close out the claim and send Sanford Health Plan information to deny the claims in question.

It is very important to provide complete information when being contacted with a request from Ingenix. Many members are cautious because they don't recognize Ingenix as being a representative of Sanford Health Plan. They are often afraid that their claims may be denied if they provide the information that is requested. But it is Ingenix's job to identify other carriers that may be responsible for the primary payment of the member's claims.

Some other carriers that may pay medical claims include an automobile policy or coverage from a homeowner's policy. Ingenix coordinates the payment that will be made from another carrier with Sanford Health Plan to ensure there is no delay in processing the member's claims. Once the other coverage is exhausted, Ingenix notifies Sanford Health Plan that the coverage is exhausted and Sanford Health Plan resumes full responsibility for any subsequent claims.

It is very important that the member responds to Ingenix's request in a timely manner so that there is no delay in claim processing. If there is no response the claims will be denied.