



## Two Important Processes You Should Know From UnitedHealthcare: Student Verification and Subrogation

You are an important member of UnitedHealthcare. We want to make sure we are providing the most efficient and effective service regarding your medical plan coverage. Therefore, we want to help ensure you are aware of a couple of processes you may encounter in regard to your UnitedHealthcare coverage: student verification and subrogation.

### Example 1 – Student Verification Letter

*Dear: SAM A. SAMPLE*

**Patient:** STUDENT NAME    **Date of Service:** XX-XX-XXXX

*Thank you for submitting a claim for this patient. We have a few questions for you to help us process your claim. Because your plan requires that a dependent over a certain age be enrolled as a full-time student at an accredited college or trade school, please tell us:*

*Is this dependent a full-time student? If yes, please provide the name and address of the schools and the dates enrolled. If not, provide the last date that he/she attended school.*

*Does the dependent have other insurance through an employer? If yes, please provide the dependent's Social Security number. This helps us to coordinate benefits between the employer's plan and yours.*

*Some plans require this information in writing. If applicable, please write your responses on the bottom of this letter and mail it to the address at the top of this letter. If not, you may call us at the number on the back of your medical ID card. If you gave us this information within the last 60 days, please disregard this letter.*

Example only; several versions exist for this letter.

### Student Verification

You may have dependents covered on your medical plan who are over age 18 but considered full-time students. If so, verification of student status may be needed when a claim is received.

**UnitedHealthcare has a process for verifying student status and requires your immediate attention in order for the claim to be processed:**

1. If a dependent is over the age limit and UnitedHealthcare does not have any student status information, the claim will be automatically denied indicating “no coverage.”
2. If the dependent is currently listed as a student, but the date of service is after the student status date has expired, the claim will automatically close and a letter will be sent to you, asking for updated student status date information.
3. The letter from **UnitedHealthcare Service Center** will ask you to provide the required student information via mail or telephone. Instructions are provided in the letter.

Please see “Example 1 – Student Verification Letter” for a sample letter.

It just makes sense.®

## Subrogation

Through UnitedHealthcare's sister company, Ingenix, a UnitedHealth Group company, you receive Ingenix Subrogation Services as part of your UnitedHealthcare membership. Ingenix Subrogation Services recovers certain health care expenses that are the result of an accident from other insurance companies.

**Ingenix has a process to obtain information in recovery efforts that may require your immediate attention in order for resolution:**

1. Ingenix may send an inquiry letter to you.
2. The letter and questionnaire must be completed and returned to Ingenix as soon as possible.
3. There are three convenient ways of responding: by mail, telephone or via a special Web site.

*Please see "Example 2 – Subrogation Letter" for a sample letter.*

## Please Watch for These Letters and Respond Immediately

To help make your experience with UnitedHealthcare smoother and more efficient in regard to student verification and subrogation, we encourage you to watch for these letters and respond immediately if you are in either of these situations.

## Questions?

If you have questions, please contact your benefits administrator or call the Customer Care telephone number on the back of your medical ID card. As always, we will continue our focused effort to make quality health care more affordable for our members.



## Example 2 - Subrogation Letter

Ingenix Subrogation Services  
WI030-N160  
PO Box 3089  
Milwaukee WI 53201-9998

**INGENIX**  
A UnitedHealth Group Company

[Patient/Policyholder Name]  
[Subscriber Address]  
[Subscriber City], [State] [formatted ZIP]

[Date printed]

Re: [Patient Name]  
Treatment on: [Oldest Date of Service]  
Health Plan: UHC Svcs  
Case #: [Case]

Dear [Patient/Policyholder],

Your medical plan has asked us to get more information about the injury or care you received. In appropriate situations, we try to recover the costs of the medical care from the responsible person and pay back your medical plan.

Were you injured in any type of accident? If yes, please tell us who else was involved and the circumstances of what happened. That person or company may be responsible for the cost of the medical care you received.

As a UnitedHealth Group employee, a secure website is available for you to provide this necessary information to us. Please go to [www.employeerecoveryfacts.com](http://www.employeerecoveryfacts.com) and complete the questionnaire. It will provide us with information we need to evaluate the incident.

If your care was not due to an accident or an injury, you should indicate that on the website questionnaire. We need this information as soon as possible.

Thank you for your help.

Sincerely,

Ingenix Subrogation Services

Spanish version on back of letter.

Insurance coverage provided by or through: United HealthCare Insurance Company, United HealthCare Insurance Company of New York, or their affiliates.

Administrative services to self-funded plans provided by United HealthCare Services, Inc., United HealthCare Insurance Company, United HealthCare Service LLC or their affiliates.

Health Plan coverage provided by or through: United HealthCare of Alabama, Inc., United HealthCare of Arizona, Inc., United HealthCare of Arkansas, Inc., United HealthCare of Colorado, Inc., UnitedHealthcare of Florida, Inc., United HealthCare of Georgia, Inc., UnitedHealthcare of Illinois, Inc., United HealthCare of Kentucky, Ltd., United HealthCare of Louisiana, Inc., UnitedHealthcare of the Mid-Atlantic, Inc., United HealthCare of the Midlands, Inc., United HealthCare of the Midwest, Inc., United HealthCare of Mississippi, Inc., UnitedHealthcare of New England, Inc., UnitedHealthcare of New Jersey, Inc., UnitedHealthcare of New York, Inc., UnitedHealthcare of North Carolina, Inc., United HealthCare of Ohio, Inc., United HealthCare of Tennessee, Inc., UnitedHealthcare of Texas, Inc., United HealthCare of Utah, UnitedHealthcare of Wisconsin, Inc.

UnitedHealthcare's student verification and subrogation processes may vary by employer group and state.