

Frequently Asked Questions for Members

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Who is Third Party Recovery Services?

Third Party Recovery Services ("TPRS") is a contracted Business Associate of the Rural Carriers Benefit Plan ("RCBP"). TPRS assists the RCBP by looking into claim payments that may be the responsibility of another insurance company or workers' compensation carrier. These efforts help to contain the cost of healthcare by reducing premium costs paid by you and/or your federal employer.

What is subrogation?

Your Rural Carriers Benefit Plan brochure contains an important section called "*When others are responsible for injuries*" which you can find in Section 9. This means when the RCBP pays medical bills for an injury or illness that has been caused by or are the responsibility of a third party, we have a right to seek reimbursement of those medical bills from the third party, their insurance company, the U.S. Office of Workers Compensation Programs ("OWCP"), another workers' compensation carrier, and/or your insurance company. We also have the right to seek reimbursement of the medical bills from you if you receive a payment from the third party or an insurance company / OWCP for this injury or illness.

What is a third party?

A third party is a person (other than you), a business, a non-profit organization, or the government.

How did you identify my claim as a potential subrogation or workers' compensation case?

When you see a doctor or other health care provider, the health care provider codes the reason for your visit. When claims are processed through the RCBP's system, a questionnaire is generated if the patient has received treatment for an injury or illness that has an accidental injury or illness diagnosis code(s). While many times the services giving rise to our investigation are for routine medical treatment, they may also be the result of a trauma related incident.

How can my auto insurance company be responsible if I am not at fault?

Your state may have no-fault automobile insurance, which sometimes is called personal injury protection (PIP). Also it's a good idea to carry uninsured/underinsured motorists coverage under your own auto insurance policy. That coverage pays if the party at fault carries a level of insurance which is insufficient to cover the damages that he or she caused you. Under the "When others are responsible for injuries" provision of the RCBP brochure, the Plan's reimbursement right applies to these types of coverage.

What is a lien?

A lien is the formal legal name for the Plan's right to recover its benefit payments from the recovery that you receive from the third party, the third party's insurer or your own automobile insurance.

How does subrogation help me?

These subrogation/reimbursement procedures help to contain the cost of healthcare by reducing premium costs paid by you and/or your federal employer.

I have already responded to one of your questionnaires, why have I received another one?

If you recently responded to a questionnaire and have received another, it is likely that we did not receive or process your response before the next questionnaire in the cycle was automatically mailed out. TPRS sends out three questionnaires on a 30 day cycle.

If you responded to a questionnaire several months ago and have continued treatment, it is possible that a new questionnaire was produced due to those additional claims. TPRS tries its best to avoid sending duplicate questionnaires for the same treatment. If you believe you have received a duplicate questionnaire, please contact us to verify that we received your previous response.

How can I stop getting these questionnaires?

Once TPRS receives and processes a response to a questionnaire, the status of the case is changed to prevent another questionnaire from being processed for the same medical treatment. However, if treatment is continued for six months or more or if a new injury is sustained, another questionnaire is mailed out to determine if the new or additional treatment is related to a workers' compensation case or is the responsibility of a third party.

If you have an injury or illness which is not related to a workers' compensation claim and is not the responsibility of a third party and you will require extended treatment for your condition, please contact us so that we may note your file and prevent additional questionnaires from being sent for this injury or illness.

What if I still have questions or need to contact you?

Please contact us at 1-202-683-9140 or email us at tprs@ermerlaw.com