

Patty's Points



Patty Nguyen, On-Site Rep.
Phone: 813-794-2492
727-774-2492
352-524-2492
Patricia.Nguyen@bcbsfl.com

Dear Patty:

Q: I was involved in an auto accident and sustained some injuries. Who should my doctor file the claims to? My auto insurance carrier or Florida Blue?

A: All claims should be filed to your auto insurance carrier first.

According to the “Coordination of Benefits” terms of your policy, the medical plan always pays secondary to medical payment, Personal Injury Protection (PIP) coverage, or No-Fault Coverage under any automobile policy available to you.

Q: I called my auto insurance carrier and they explained that I have a \$10,000 Per Injury Protection (PIP) limit on my policy. The Emergency Room bill and other bills they paid already exhausted the limit. I will need further treatment. Should the provider bill Florida Blue now?

A: You will need to complete an [Accident Letter](#) and submit to Florida Blue advising us that you were injured due to auto accident and provide your auto insurance carrier information to include the name, policy number, claim number, contact information, etc.

To expedite payment of any claims related to the auto accident, please provide a copy of the PIP Exhaustion Letter and PIP Log of all claims your auto carrier paid, if available. Upon receipt of this information, the Other Party Liability Dept. will review and document in the system that you have exhausted your PIP limit and to release any holds on any pending claims and reprocess any denied claims.

Q: My doctor is billing me because his claims are being denied for auto insurance information. What should I do?

A: If you received an Accident Letter from Florida Blue, please complete and send back as soon as possible. If Florida Blue has information that the claim may have been auto related it will deny for that reason. Florida Blue will not pay any claims until they verify that the PIP limit has been exhausted in writing.

Please contact me at one of the above numbers and fax me a copy of the bills. My fax number is 813-806-1314. I will research the denied claims and notify your doctor of the status.