

Health Carrier Primary

FAQs

- 1. What are the benefits in electing Health Carrier Primary on my policy?**
 - Lowers Personal Injury Protection (PIP) premium.
 - Utilize providers who already know your medical history and have your overall care in mind.
 - Follow the same healthcare processes and procedures already familiar to you.
 - Depending on the terms of your health carrier plan, you may have less out of pocket expenses. PIP deductibles range from \$250 - \$2,500 with a 20% co-payment for the first \$5,000 in medical expenses, per accident.
- 2. Who is “not” eligible for Health Carrier Primary?**

The rule of thumb is that individuals who are 65 years or older and/or are eligible for Medicare or Medicaid.
- 3. What should I do before deciding to elect this coverage?**

If you have health coverage (other than Medicare or Medicaid) you may select this option.
- 4. What happens if I treat with a provider that is not in my health carrier’s network?**

If you select a provider that does not participate in your healthcare plan, your PIP coverage will provide benefits as primary.
- 5. What happens if I elect Health Carrier Primary and my carrier does not cover a specific type of care?**

If your plan does not cover treatment(s) rendered by a particular specialist, your PIP coverage will provide those services only as primary. The healthcare insurance will remain primary for all other care.
- 6. What happens if my health insurance will not cover as primary once I have had an accident?**

You will not be left without coverage if you are injured in an automobile accident. NJ law dictates that if your health insurance policy excludes injuries from automobile accidents, your automobile carrier **is required** to provide PIP benefits as primary.
- 7. What happens if I have an outstanding balance after my healthcare insurance pays?**

If you have any balances remaining after your health insurer has processed a claim, you or your provider may submit a copy of the medical bill(s) and a copy of the healthcare carrier’s Explanation of Benefits to Plymouth Rock for consideration.
- 8. What happens if I lose my healthcare coverage after I had an accident and I already started treatment?**

If your healthcare insurance terminates, your PIP carrier will step in and process your claim as primary from that point forward.
- 9. What should I do if my healthcare insurance carrier changes while my automobile policy is in force?**

You should inform your agent or contact Customer Care if there has been a change in your coverage.
- 10. What if I lose my healthcare insurance during the policy period?**

You should inform your agent or contact Customer Care if you have lost your coverage. Your policy will need to be adjusted to reflect that Personal Injury Protection (PIP) coverage is your primary.