

**Public Justice has just taken on a vitally important fight against greedy insurers' efforts to profit at the expense of personal injury victims.**

In *CGI Technologies Inc. v. Rose*, we are defending a seriously injured car-accident victim -- Rhonda Rose -- who was sued by her **employer's health insurance plan for the money it paid to cover her medical expenses**. The insurance plan is arguing that, because Ms. Rose sued the driver who caused the accident and recovered a small portion of her damages, it is entitled to repayment of 100% of its benefits. **If the plan succeeds, it will walk away without paying out a penny on Ms. Rose's policy, while she is left without fair compensation for her injuries.**



Rhonda Rose was badly hurt in a car accident that left her with permanent back and neck injuries. Her medical expenses were initially covered by her employer-funded health insurer. She then retained counsel and sued the driver who caused her injuries, but ultimately settled for only 25% of her damages because that was the limit of the driver's insurance.

In February, however, her health insurance plan sued her and her lawyer in federal court in Washington for complete reimbursement of the medical expenses her insurance policy covered. The insurer insists that, because Ms. Rose received *some* compensation from the person who injured her, it is entitled to get *all* of its money back -- before Ms. Rose or the attorney who won her compensation are entitled to anything.

**Public Justice has taken on this case because it is a disturbing example of a national campaign by insurers to line their own pockets by raiding their beneficiaries' recoveries.**

Across the country, employer-based insurance plans have been aggressively pursuing personal-injury victims for full reimbursement -- or "subrogation" -- of the medical expenses their insurance is supposed to cover. This trend has devastating consequences for personal-injury victims, who can be left worse off -- and the insurers better off -- than if the victim had never sued the wrongdoer at all. **The victims can be stripped of compensation for covered medical expenses and all other damages, including uncovered medical expenses, lost wages, and pain and suffering.**

Subrogation lawsuits like this one do more than just harm individual victims and line the pockets of greedy insurers. They also pose a major threat to access to justice in America. The risk of full subrogation can make it economically infeasible for a lawyer to take on a case. And, without the ability to attract counsel, injury victims have no means of seeking full compensation for their injuries. **If insurers can get away with this, many injured people will get no compensation or representation at all -- and the wrongdoers who injured them will never be held accountable.**

To read the complaint in *CGI Technologies v. Rose*, [click here](#).

Public Justice's litigation team in this case includes Paul Stritmatter and Mike Withey of Seattle, along with Public Justice attorneys Matthew Wessler and Leslie Brueckner, Caitlin Palacios of Washington D.C., and Michael Nelson of Seattle, Washington, who represented Ms. Rose in her underlying lawsuit against the driver who caused the accident. Michael Nelson's law firm, Nelson Langer Engle PLLC, has also been named as a defendant in the case.

We could not do our work without your support. Thanks for your interest and dedication to the cause of justice. Keep fighting! - Arthur .

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