

POLICY AND PROCEDURE

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Effective Date: August 2016



TITLE: Coordination of Benefits (COB)

Department:	Operations-Eligibility	Department Head:	Claudia Robles <i>Claudia Robles</i>
Approval Date:	8/8/16	Next Review Date: (12 months from approval date)	8/8/17
Compliance/Executive Approval:			
Name :	<i>Devona J. Williams</i>	Date:	8/8/16

APPLIES TO: MEDICAID CHIP/ CHIP P HEALTH INS MARKETPLACE OTHER

PURPOSE:
Coordination of Benefits (COB)

Coordination of benefits exists when an enrollee is also covered by another plan.

POLICY:

This policy is written to ensure Community is following the rules assigned by CMS per § 1311(e)(3)(A)-(C) of the Affordable Care Act as implemented at 45 CFR §155.1040(a)-(c) and §156.220, and to establish new standards for qualified health plan (QHP) issuers to submit specific information related to transparency in coverage.

DEFINITIONS:

None

PROCEDURE:

Community identifies Coordination of Benefits as follows:

1. Via claims processing when the physician provides additional insurance information on a claim submitted for a payment
2. Via claims processing for newborns infants
3. Via Member Services when a member calls to advise that other insurance coverage is applicable

Community makes every attempt to ensure that appropriate Coordination of Benefits is applied, to include the identification of payer of last resort.

PROCEDURE:

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Responsible Party (Who)	Step	Action Taken (Does What)
Member Services Representatives(a)	1a	A representative from Member Services identifies that a member is also covered by another plan through interaction with the member on a call.
	2a	Representative creates a call tracking in the Managed Care Platform with call type: OP-Request and call code: OP -COB; OP-COB Urgent
	3a	Call tracking is assigned to COB requesting verification of benefits.
Claim Analyst (b)	1b	<p>A claim analyst will create a call tracking assigned to COB to determine which plan pays first when</p> <ol style="list-style-type: none"> 1. Physician provides additional insurance information on a claim submitted for payment 2. Claims processing for newborn infants and maternity
	2b	Claim analyst creates a call tracking in the Manage Care Platform with call type: CL-Claims and call code: OP -COB; Verification 6 months; Verification Newborn; Verification Maternity
	3b	Call tracking is assigned to COB requesting verification of benefits.
Eligibility-COB Coordinator	1	Will retrieve call tracking from Managed Care Platform assigned to COB to verify other insurance on file.
	2	COB Coordinator will contact other carrier via telephone to confirm status of benefits and to determine which plan pays first (see attachment)

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Responsible Party (Who)	Step	Action Taken (Does What)
	3	COB-Coordinator documents call tracking with verification of findings and updates member file if necessary.

MONITORING:

Management will monitor call tracking via call tracking reporting to ensure proper documentation and timeliness of response.

REPORTING:

None

ATTACHMENT(S):

Covered Persons	Primary	Secondary
Active Employee (neither laid off or retired)	Employer Sponsored Plan	Community
Dependent of Active Employee (neither laid off or retired)	Employer Sponsored Plan	Community
Retired or Laid Off Employee	Community	Other Insurance
Dependent of Retired or Laid off Employee	Community	Other Insurance
COBRA for employee, member, subscriber or retiree	Community	COBRA
COBRA for dependent of employee, member, subscriber or retiree	Community	COBRA
Other Plan covering an individual as an Employee, Member, Subscriber, Policyholder, Certificate Holder, Retiree	Other Insurance	Community
Other plan covering an individual as a dependent	Community	Other Insurance
Medicare Beneficiary (other than a dependent)	Medicare	Other Insurance

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Medicare Beneficiary for dependent	Community	Other Insurance
Dependent Child whose parents are married or living together	The plan of the parent whose birthday falls earlier in the calendar year	Other Insurance
Dependent Child whose parents are married or living together with the same birthday (regardless if they have ever been married)	The plan that has covered the parent the longest	Other Insurance
Dependent Child with divorced parents, or parents who are no longer living together (regardless if they have ever been married)	Responsible Parent - Court Ordered Parent required to cover child, or spouse of the responsible parent if the responsible parent is covered under the spouse's policy	Other Insurance
Dependent Child where court order states both parents are responsible	Custodial Parents policy or custodial parents spouse's policy if the custodial parent is covered under the spouse's policy	Other Insurance
Dependent Child where there is no court order establishing responsibility	<ol style="list-style-type: none"> 1. Custodial Parent's policy 2. Custodial Spouse's policy 3. Non-Custodial Parent policy 4. Non-Custodial Spouse's policy 	Other Insurance
Dependent Child with more than one policy who are not the parents of the child	The plan of the parent whose birthday falls earlier in the calendar year	Other Insurance