



of Tennessee

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bcbst.com

Coordination of Benefits (COB) Claims and Patient Liability

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Coordination of benefits (COB) refers to how the Blue System ensures that members receive full benefits and prevent double payment for services when a member has coverage from two or more sources. The member's contract language explains the order for which entity has primary responsibility for payment and which entity has secondary responsibility for payment.

When you see any patients who you are aware might have other health insurance coverage (i.e. Medicare, other Blue Plan) please keep in mind the following as you submit their claims:

- If **BlueCross BlueShield of Tennessee** or **any other Blue Plan is the primary payer**, submit other carrier's name and address with the claim to BlueCross BlueShield of Tennessee. If you do not include the COB information with the claim, the member's Blue Plan will have to investigate the claim. This investigation could delay your payment or result in a post-payment adjustment, which will increase your volume of bookkeeping.
- If other **non-Blue health plan is primary** and BlueCross BlueShield of Tennessee or any other Blue Plan is secondary, submit the claim to BlueCross BlueShield of Tennessee only after receiving payment from the primary payor, including the explanation of payment from the primary carrier. If you do not include the COB information with the claim, the member's Blue Plan will have to investigate the claim. This investigation could delay your payment or result in a post-payment adjustment, which will increase your volume of bookkeeping.
- Carefully review the payment information from all payers involved on the remittance advice before balance billing the patient for any potential liability. The information listed on the BlueCross BlueShield of Tennessee remittance advice as "patient liability" might be different from the actual amount the patient owes you, due to the combination of the primary insurer payment and your negotiated amount with BlueCross BlueShield of Tennessee.

Who do I contact if I have questions about claim payment?

If you have any questions regarding claims processing, please contact *BlueCross BlueShield of Tennessee* at **1-800-705-0391**.

