Coordination of Benefits (COB) Claims

Information in this policy does not apply to members with the Choice or Choice Plus products offered through Passport Connect℠. For UnitedHealthcare's related policies/procedures, please go to www.uhcprovider.com/

Policy

Harvard Pilgrim processes all coordination of benefit (COB) claims according to the "Birthday Rule," as published in the National Association of Insurance Commissioners (NAIC) guidelines. This rule states that if both parents have family coverage under two different health plans, the primary carrier for dependents is the insurance of the parent whose birthday falls nearest to January 1st within the calendar year.

If:	Then:
Mother's birthday is February 23rd	Mother's plan is primary carrier
Father's birthday is November 12th	

Exceptions to the "Birthday Rule"

Special guidelines may apply under certain conditions, such as divorce decree, child custody or court order. In these cases, Harvard Pilgrim will process claims accordingly.

COB Claim-Filing Limit

If a claim is submitted beyond the Harvard Pilgrim standard 90-day filing limit, it must be received by Harvard Pilgrim within 90 days of the date the primary carrier's Explanation of Benefits (EOB). (This only applies when Harvard Pilgrim is determined to be the secondary carrier.) Exceptions noted below.

Claims will be denied if they are submitted beyond the 90-day filing limit and received:

- Beyond 90 days from the date on the member's EOB.
- Without a copy of the primary carrier's Explanation of Payment (EOP).

Maine Suspension of Filing Deadlines

In Maine, when coordinating benefits with a primary insurance carrier, the filing limit for claim submission is **120 days** from the date that the primary insurer processed the claim or retroactively denied a previously paid claim. The date is indicated on the insurer's EOB. (This only applies when Harvard Pilgrim is the secondary carrier.)

New Hampshire Retroactive Denial

In New Hampshire, when coordinating benefits with a retroactively terminated policy, the filing limit for claims submission to Harvard Pilgrim is **180 days** from the date that the primary insurer retroactively denied a previously paid claim. The date is indicated on the insurer's EOB. (This only applies when Harvard Pilgrim is the secondary carrier and the primary carrier has retroactively terminated the policy. This does not apply if the primary carrier terminated under normal circumstances.)

COB Addresses

Claims

Send claims with appropriate documentation to the COB claims address:

Harvard Pilgrim Health Care
P. O. Box 699183
Quincy, MA 02269-9183

Correspondence

Send other **non-claim** *mail* that cannot be submitted with the claim due to electronic submission (such as attorney letters, certified mail receipt cards, etc.) to the COB correspondence address below. Include the member ID number and date of service that applies to the claim/member.

Harvard Pilgrim Health Care
P. O. Box 699180
Quincy, MA 02269-9180

Payment Policy

Harvard Pilgrim's policies and procedures related to referral, notification, prior authorization and prior approval must be followed for Harvard Pilgrim to reimburse services as a secondary carrier.

- Claims are paid according to Harvard Pilgrim's payment policies and procedures.
- No balance bill can be submitted to Harvard Pilgrim or its members.
- When Harvard Pilgrim is secondary, the primary insurer's EOP must have three key fields that match the claim being submitted: the date of service, member name, and charged amount. If this information is not submitted, the claim will be denied for incorrect EOP.

If Harvard Pilgrim pays or denies a claim and is later informed that other insurance exists, once the primary payer is validated, an adjustment will be made to the claim accordingly..

Dental COB Guidelines

Harvard Pilgrim uses a procedure-based model for determining the primary payer for dental-related claims.

If the claim is for:	Then:
Covered oral surgery benefits	Harvard Pilgrim is primary
Preventive dental benefits	Dental carrier is primary
Pedi preventative dental benefits	Dental carrier is primary

Medicare COB Guidelines

Harvard Pilgrim processes all Medicare coordination of benefit claims in accordance to Centers for Medicare and Medicaid guidelines (Medicare.gov).

If the Medicare recipient is:	Primary Carrier	Secondary Carrier
• Age 65 and over and • Harvard Pilgrim subscriber is actively working and • Employer group has equal to or greater than 20 employees	Harvard Pilgrim	Medicare
• Age 65 and over and • Harvard Pilgrim subscriber is actively working and • Employer group has fewer than 20 employees	Medicare	Harvard Pilgrim
• Age 65 and over and • Harvard Pilgrim subscriber is retired	Medicare (from date of retirement)	Harvard Pilgrim
• Under age 65 and • Harvard Pilgrim subscriber is actively working and • Employer group has equal to or greater than 100 employees	Harvard Pilgrim	Medicare
• Under age 65 and • Harvard Pilgrim subscriber is actively working and • Employer group has fewer than 100 employees	Medicare	Harvard Pilgrim
• Under age 65 and • Subscriber is not actively working • Employer group has fewer than 100 employees	Medicare	Harvard Pilgrim

For assistance in determining COB rules for members with Medicare due to end-stage renal disease (ESRD), providers should contact Harvard Pilgram at 800-708-4414.

PUBLICATION HISTORY

09/15/00	original documentation
02/01/01	added dental COB guidelines
01/01/02	filing limit changed to 90 days
01/01/03	added NH retroactive denial information
07/01/03	added adjusting claims based on ILR investigation
07/01/05	added ME retroactive denial information
07/31/07	clarified NH retroactive denial information
03/15/14	added CT retroactive denial information
03/15/17	reviewed document; administrative edits for clarity
10/01/21	annual review; no changes
01/01/23	reviewed; no changes
01/01/24	removed Connecticut Retroactive Denial section
11/01/26	updated Payment Policy and Medicare COB sections with current business process