

Coordination of Benefits

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Coordination of Benefits (COB) is the procedure used to process health care payments for a patient with one or more insurers providing health care benefit coverage. Prior to claims submission, it is important to identify if any other payer has primary responsibility for payment. If another payer is primary, that payer must be billed prior to billing Harvard Pilgrim StrideSM (HMO).

When a balance is due after receipt of payment from the primary payer, a claim should be submitted to Harvard Pilgrim StrideSM (HMO) for payment consideration. The claim should include information verifying the payment amount received from the primary payer as well as a copy of their explanation of payment statement. Upon receipt of the claim, Harvard Pilgrim will review its liability using the COB rules and/or the Medicare rules, whichever is applicable.

Providers must adhere to the COB regulations with Harvard Pilgrim under the Medicare secondary payer laws (COB laws) and Harvard Pilgrim's COB policy.

Harvard Pilgrim must coordinate benefits for Medicare Advantage members consistent with the Medicare secondary payer laws and regulations, and providers must identify and bill other payers for items and services furnished to Medicare Advantage members consistent with the order of payment rules and related requirements under the Medicare secondary payer laws. Providers should treat members' Medicare Advantage claims in the same manner as the Medicare original fee-for-service claims under the Medicare secondary payer laws.

If Harvard Pilgrim is the primary payer, then a provider's compensation will be in accordance with the terms of that provider's Medicare Advantage agreement, and the provider will accept Harvard Pilgrim's payment as payment in full for covered services, except for applicable copayments, deductibles, and coinsurance.

If a Medicare Advantage member has health benefits coverage through another policy, plan or other source of payment that is primary to Harvard Pilgrim's coverage under applicable COB laws, the provider should pursue payment from the primary payer first. Any payment from Harvard Pilgrim to the provider will be consistent with its COB policies and COB laws.

If a provider receives payment from Harvard Pilgrim for more than the amount due under his or her contract's COB considerations, the provider should notify Harvard Pilgrim and return the excess payment within 30 days of discovering the overpayment (through a credit balance or otherwise). If the provider fails to do so, Harvard Pilgrim may choose, at its discretion, to offset such overpayments against any amounts owed to the provider by Harvard Pilgrim. Such action may be taken within 24 months from the date Harvard Pilgrim learns of the excess payment (or a longer period if permitted by applicable law).

PUBLICATION HISTORY

10/15/13	original documentation
12/15/14	reviewed; no changes
05/01/19	reviewed; updated to align with CMS regulations
01/01/22	updated document format