

About Blue Care Network coordination of benefits



FOR YOUR INFORMATION

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What is coordination of benefits?

Some Blue Care Network members have health care or prescription drug coverage from more than one source. For example, a person may be covered under a spouse's health plan, or a child may be covered under the plans of both parents. In the case of health care, you may also have accident or injury coverage from your auto insurer or through workers' compensation. BCN coordinates benefits from all these sources to lower costs while providing the required coverage.

Who pays first

If you have other coverage, BCN follows the law on whether to pay first or second. For example, if a child is covered by the health plans of both parents, the plan of the parent whose birthday falls earliest in the year generally pays first. However, a court order as in the case of divorce, overrides this rule.

If a member has Medicare and BCN coverage, BCN will follow Centers for Medicare & Medicaid Services guidelines to determine who pays first.

How the claim is processed

- The plan that pays first reviews the claim first.
- When it is second payer, BCN reviews the claim and all information about what the first plan paid.
- BCN determines what to pay based on whether the care received was a covered benefit and what the first plan paid.
- For drug claims, members must always follow BCN's authorization requirements, even if BCN is the second payer.

Out-of-pocket expenses

As second payer, BCN will often pay the out-of-pocket costs that are left after the first plan has paid. While most doctors or hospitals bill BCN directly for these costs, some may ask you to pay up front for such things as an office visit or emergency room copayment. If you have to pay out of pocket, BCN may reimburse you or the provider of care for some or all of these expenses.

To get reimbursed, please fill out the Member Reimbursement Form available online at bcbsm.com/billform.



Respond to our questionnaire

To help us coordinate your coverage, we may send you a coordination of benefits questionnaire asking for information about:

- Other health coverage you or someone in your family may have, including Medicare
- Other prescription drug coverage you or someone in your family may have
- The cause of a recent injury, including any that are work related
- Details about a recent automobile or motorcycle accident

If you receive this questionnaire, please fill it out and return it to us as quickly as possible. If we don't receive this information, we may not be able to process your claim.

You can also respond to our questionnaire online or through the Blue Cross mobile app.

Online

- Go to bcbsm.com and log in as a member. If you're a first-time visitor, you'll need to register.
- Select *Account Settings*.
- Select *Coordination of Benefits*.

Log in to your account on the Blue Cross mobile app. You can download it at bcbsm.com/app.

- Select the navigation menu.
- Select *My Account*.
- Select *Coordination of Benefits*.

For your information

Coordination of benefits can be complicated. If you have questions, call the Customer Service number on the back of your BCN member ID card (TTY: 711).