



**Dec. 5, 2019**

**Re: Billing Reminder for Coordination of Benefits Claims**

UnitedHealthcare Community Plan wants to make claim submission for reimbursement easier for our network care providers who provide services to members with primary insurance. Coordination of benefits (COB) is used when a member is covered by more than one insurance policy.

**Billing Reminders**

- UnitedHealthcare Community Plan is the payer of last resort.
- If the member has Third Party Liability (TPL), the other coverage should be billed as the primary carrier. When billing UnitedHealthcare Community Plan, submit the primary payer's Explanation of Benefits (EOB) or remittance advice with the claim.
- If the service code billed is listed on the Medicare non-covered list or is defined as an exception to the Cost Avoidance Rule, UnitedHealthcare Community Plan will pay the claim without an EOB or remittance advice and then coordinate directly with the liable third party.
- COB claims should be submitted within 60 days from the date of the primary insurer's EOB or 180 days from the dates of service (DOS), whichever is later.
- If the member is enrolled in UnitedHealthcare Dual Complete ONE (Medicare), submit the Medicare claim to UnitedHealthcare and UnitedHealthcare will coordinate the benefits through automatic claim adjudication.
- UnitedHealthcare Community Plan is responsible for payment of the enrollee's coinsurance, deductibles, copayments and other cost-sharing expenses, but the total liability shall not exceed Medicaid allowed amount in the absence of COB.
- UnitedHealthcare Community Plan members should never receive a bill or a balance bill for covered services. Sending bills or balance bills to UnitedHealthcare Community Plan members for covered services is a violation of your Participation Agreement and violates New Jersey law and regulation.

**Questions? We're Here to Help**

If you have questions, please call Provider Services at 888-362-3368 from 6 a.m. to 6 p.m., Monday through Friday. You can also contact your Provider Advocate. Thank you.