

# Understanding Coordination of Benefits (COB)

How to maximize coverage if you have more than one benefit plan.

## How does COB work with claims that can be billed directly?

Many benefit plans use direct billing for prescription drug, dental, vision, hospital and ambulance claims (also called pay direct). With direct billing, the service provider (dentist, pharmacy, ambulance operator, etc.) submits the claim on your behalf. You are only responsible for paying amounts not eligible through your plan at the time of purchase or service.

For claims that are not billed directly to Alberta Blue Cross, please see “How do I submit reimbursement claims?” on reverse.



### Dental claims

Many general dentists and denturists in Alberta use direct billing (also called assignment billing) for their patients' dental claims. If your dentist uses direct billing, you do not have to submit any claims to your benefits carriers; the dental office will submit the claims to both of your plans on your behalf. Be sure to tell your dentist you are coordinating benefits and have all plan ID numbers available.



### Prescription drug and health services claims

Be sure to inform Alberta Blue Cross that you are coordinating benefits prior to visiting your service provider, and have all plan ID numbers available at the time of purchase or service.



Depending on your coverage, you may encounter one of the following situations for prescription drug and health services direct bill claims:

#### Both direct bill plans are with Alberta Blue Cross

Alberta Blue Cross will automatically determine your COB order based on coverage and eligibility of both plans, provided you have previously informed Alberta Blue Cross that you are coordinating benefits. You do not have to determine which is the primary plan and you do not have to submit a claim form to Alberta Blue Cross; the service provider will submit the claim on your behalf.

#### Both plans are direct bill—one with Alberta Blue Cross and one with another benefits carrier

The service provider will submit your claim to your primary plan for reimbursement according to your coverage and benefits. Be sure to tell your service provider that you are coordinating benefits with another benefit carrier so that they can also submit the claim under your secondary plan.

#### One plan is direct bill and the other is reimbursement

If your direct bill plan is primary, your service provider will submit your claim to the primary plan for reimbursement according to your coverage and benefits. You'll still be required to pay amounts not eligible through your plan at the time of purchase or service. Your service provider will give you a receipt for the amount you paid. You can then submit a claim for assessment to the secondary plan.

If your reimbursement plan is primary, you must pay 100 per cent of the cost of the product or service and then submit a claim form to your primary plan carrier for reimbursement. After you receive an Explanation of Benefits or statement from your primary plan, you can submit a claim to the secondary plan. See “How do I submit reimbursement claims?” on reverse.

Each spouse must submit to his or her own plan first.

Remember to inform Alberta Blue Cross or your service provider if your spousal situation or coverage changes. Have all ID numbers available.

### What is COB?

COB is a process where individuals, couples or families with more than one benefits plan combine their benefits coverage. This allows a plan member to receive up to the maximum eligible amount for eligible prescription drug, dental and health COB claims.

COB is standard practice among benefits carriers in Canada and allows people with more than one plan to maximize their coverage.

### How does it work?

With COB, you submit claims to your benefits carrier first for adjudication and payment according to your coverage and benefits. Once you have received an Explanation of Benefits or statement from that benefits carrier, you can submit a claim for the eligible outstanding amount to your spouse's plan or your second plan.

### How do I begin to use my COB coverage?

When you submit a claim to Alberta Blue Cross, you must indicate on the claim form that you have coverage under an additional plan (whether the other plan is with Alberta Blue Cross or another benefits carrier). It is also important to contact Alberta Blue Cross if your spousal situation or coverage changes.

