



MedStar Family Choice

Caring For You. Caring About You.

MedStar Health

Topic of the Month October 31, 2016

MedStar Family Choice-Maryland HealthChoice Product
MedStar Family Choice-District of Columbia Healthy Families
MedStar Family Choice-District of Columbia HealthCare Alliance

Coordination of Benefits (COB) Guidelines

Effective on December 1, 2016 MedStar Family Choice (MFC) will begin processing claims involving coordination of benefits (COB) using the guidelines established by DHMH and DHCF. As a result there will be changes to how claims are adjudicated for members of the Maryland HealthChoice product. There will not be any changes to the adjudication process for members covered under the DC Healthy Families or DC Healthcare Alliance products.

For Maryland HealthChoice Members:

- If Medicare is the primary payer and their payment is equal to or greater than the Maryland Medicaid fee schedule MFC will not make an additional payment.
- If Medicare is the primary payer and their payment is less than the Maryland Medicaid fee schedule MFC will pay the difference up to a combined total that does not exceed the Maryland Medicaid fee schedule.
- If Commercial coverage is the primary payer and their payment is equal to or greater than the Maryland Medicaid fee schedule MFC will not make an additional payment.
- If Commercial coverage is the primary payer and their payment is less than the Maryland Medicaid fee schedule MFC will pay the difference up to a combined total that does not exceed the Maryland Medicaid fee schedule.
- For Services not covered by the primary payer that are covered by Maryland Medicaid MFC will pay according to the Maryland Medicaid fee schedule.

For DC Healthy Families and DC Healthcare Alliance Members:

- MFC will continue to pay the difference between the Primary Carrier's payment and the DC Medicaid allowable amount, not just the copay and deductible amounts.
- For Services not covered by the primary payer that are covered by DC Medicaid MFC will pay according to the DC Medicaid fee schedule.