COB Smart™

Council on Affordable Quality Healthcare (CAQH)
Coordination of Benefits (COB)
Data Now Included with
Our Eligibility Response

Passport Partners With CAQH to Drive Cost Containment

- Passport's Data Services division has partnered with **CAQH** (Council on Affordable Quality Healthcare) to create **COB Smart™**, a coordination of benefits (COB) repository that promotes cost containment across the commercial and government-sponsored insurance industry.

COB Smart™:

- Registry of Coverage Information

- Updated weekly with participating Health Plans Data

- Purpose:
  - ▶ Identify members with more than one form of coverage
  - ▶ Determine correct order of Primacy

- CAQH offers payers the opportunity to match their member information within the COB Smart™ registry and receive accurate up-to date COB information at regular intervals.

- Online FAQ – http://www.passporthealth.com/CAQHCOBSmartDataFAQs.aspx

Experian
Health

PASSPORT
A part of **Experian**

CAQH is comprised of 12 Member Health Plans:

- Aetna

- AultCare

- Blue Cross Blue Shield of Michigan

- Blue Cross and Blue Shield of North Carolina

- BlueCross BlueShield of Tennessee

- CareFirst BlueCross BlueShield

- Cigna

- Health Net, Inc.

- Horizon Healthcare Services, Inc.

- Kaiser Permanente

- UnitedHealth Group

- WellPoint, Inc., on behalf of its affiliated health plans

COB Smart™ Benefits Providers and Payers

Provider Benefits

- Access to richer eligibility responses that include more accurate COB information

- No process changes needed to gain access to this richer data - the standard 270/271 eligibility transaction currently used today includes the COB data

- Reduced Payer denials and errant payments

- Increased cash flow and reduced costs chasing COB information

Payer Benefits

- Reduced staffing and administrative costs related to COB validation and recovery

- Increased accuracy in claim submission reducing administrative costs and incorrectly paid claims

- Reduction in COB inquires

3.6. Definitions

3.6.1. Overlap of Coverage

A situation where a person has more than one coverage during a specific time period. The overlap can be for coverages from the same payer if the Member ID is different between the two coverages.

A coverage overlap is necessary for a COB instance to exist. A coverage overlap can exist without there being a COB instance if either of the two coverages are not subject to COB for any reason.

3.6.2. Coordination of Benefits Instance

A COB instance must be for the same coverage type (service type code), including the subtypes of medical coverage.

	Medical	Hospital	Emergency	Professional	Urgent	Chiropractic	Pharmacy	Vision	Dental	Mental
Medical	Yes	Yes	Yes	Yes	Yes	Yes	No	No	No	No
Hospital	Yes	Yes	Yes	No	No	No	No	No	No	No
Emergency	Yes	Yes	Yes	No	No	No	No	No	No	No
Professional	Yes	No	No	Yes	Yes	No	No	No	No	No
Urgent	Yes	No	No	Yes	Yes	No	No	No	No	No
Chiropractic	Yes	No	No	No	No	Yes	No	No	No	No
Pharmacy	No	No	No	No	No	No	Yes	No	No	No
Vision	No	No	No	No	No	No	No	Yes	No	No
Dental	No	No	No	No	No	No	No	No	Yes	No
Mental	No	No	No	No	No	No	No	No	No	Yes

Full Response View
COB Smart™ info is embedded in the eligibility response

COB Smart™ data with Coverage type = "Medical Care" noted as "Other or Additional Payer".

Please note: If the COB info is for a different coverage type, it will appear in that coverage type section: please see next slide for more info.

Note: Data Source = CAQH COB SMART™

Mini Response View
COB Smart™ info is embedded in the eligibility response

MyResponse Plan Tab
COB Smart™ info is embedded in the eligibility response

BARNES, CINDY (A11112222) — PHC DEMO (Commercial)

Eligible

Tabs: ★ My View | Patient | **Plan** | In Network | Out of Network

Third Party Payer

CIGNA - Primary Payer
- Coordination of Benefits: **01/01/2014**
- Identifier Code: **PRP**
- Identifier Description: **Primary Payer**
- ID: **CAQH MACRO**
- ID Qualifier: **MI**
- ID Qualifier Desc: **Member Identification Number**

CIGNA - Primary Payer
- Coordination of Benefits: **01/01/2014**
- Identifier Code: **PRP**
- Identifier Description: **Primary Payer**
- ID: **1006**
- ID Qualifier: **PI**
- ID Qualifier Desc: **Payor Identification**
- Messages: **SUBSCRIBER DOB:02/07/1971 COB CLASSIFICATION INDICATOR:COB INSTANCE EXISTS (PRIMACY DETERMINED) SOURCE: CAQH COB SMART (TM) NEBO0012 Other or**

Coordination of Benefits

CIGNA - Medical Care
- Source: **CAQH COB Smart (TM)**
- Primacy: **Primary**
- Classification: **COB INSTANCE EXISTS (PRIMACY DETERMINED)**
- Coverage Type: **Medical Care**
- Subscriber
  - Member ID: **U0278380201**
  - Name: **PRATHER, SARAH**
- Date of Birth: **02/07/1971**
- Dates
  - Coordination of Benefits: **01/01/2014**

Payer
- Name: **PHC DEMO (Commercial)**

Other Insurance

CIGNA (Primary Payer)
- Carrier: **CIGNA**
- ID: **Member Identification Number: CAQH MACRO**

COB Smart™ in "Third Party Payer" section

COB Smart™ in *NEW* "Coordination of Benefits" section

MyResponse My View Tab
COB Smart™ info embedded in the Eligibility Response, added widgets to My View

COB Smart™ in *NEW* "Coordination of Benefits" section

COB Smart™ details in "Third Party Payer" section

New COB Widget for MyResponse

Coordination of Benefits — 🗗

CIGNA - Medical Care
Source **CAQH COB Smart (TM)**
Primacy **Primary**
Classification **COB INSTANCE EXISTS (PRIMACY DETERMINED)**
Coverage Type **Medical Care**
Subscriber
Member ID **U0278380201**
Name **PRATHER, SARAH**
Date of Birth **02/07/1971**

Dates
Coordination **01/01/2014**
of Benefits

Other Insurance — 🗗
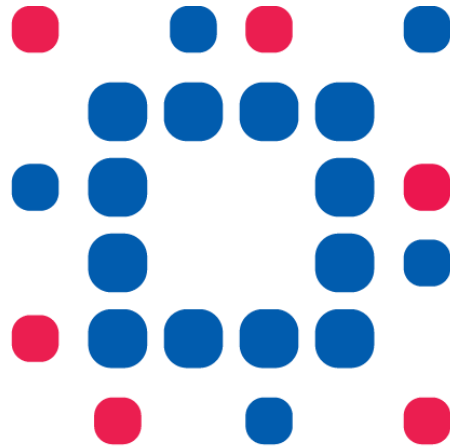
CIGNA (Primary Payer)
Carrier **CIGNA**
ID **Member Identification Number: CAQH MACRO**
Primary Payer
ID **CAQH MACRO**
Coordination **01/01/2014**
of Benefits

Data Source = CAQH COB Smart™

Indicates for this instance, insurance is "Primary"

Indicates that primacy was **determined!**

Knowledge is **POWER**

Experian®

A world of insight