

NCVHS Subcommittee on Standards

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Section 3: Coordination of Benefits

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What is the current status of implementation of electronic coordination of benefits (COB) via v5010?

- Able to receive and map v5010 COB data only to our more current Claims processing platforms. Full capability expected 2016.
- The legacy transactional Claims systems that process in v4010 receive a converted record – that may drop certain v5010 data elements. These systems unable to process COB electronically.

What is the current model being followed?

- Provider to Plan COB is industry standard for Claims processing.
- Claims transactional systems generally lack the functionality to generate a claim for transfer to the Secondary Plan.
- Plan to Plan coverage data sharing is now available through CAQH COB Smart – this substantially improves the data availability required for accurate COB by both participating Plans and Providers

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Are there any issues with the implementation of electronic COB?

- Legacy Claims systems are unable to receive and electronically populate required fields from the EDI837 COB segments – if/when this data is provided.
- When provided - Provider errors incorrectly populating data elements in COB loops/segments forces manual verification and adjudication processing.
- Automated COB calculation methods available in existing Claims systems don't cover all scenarios required. Requires customized development.
- State regulations vary – requiring additional system functionality to manage automated COB calculation across Regions.
- Variable Provider contract terms can also add additional complexity (e.g., Pay to the lesser, Pay to the Prime, Pay to the Greater in determining the Allowable for payment).

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What is the current status of development of Operating Rules applicable to COB?

- Defer to CAQH response

What are the top priority areas where Rules are needed for COB?

- Implementation of a National standard set of COB rules/guidelines for: Primacy; COB Benefit Reserve; Determination of Allowable for Payment; Inclusion of all Plan types. i.e. Adoption of 2013 NAIC COB model regulation or similar. Eliminate state-to-state variation.
- Data Integrity - Work with Providers (and Plans) to educate and solve for correct submittal/formatting of data required in COB loops of the EDI837.