



## **Molina Healthcare Coordination of Benefits (COB) Claims Quick Reference Guide**

This guide will provide direction regarding different scenarios on how to address submitting claims to Molina Healthcare when there is dual eligibility.

### **MEDICARE PRIMARY COVERAGE**

#### **Scenario 1: Provider/Agency type not covered by Medicare**

- The service does NOT need to be billed to Medicare. Bill Molina directly for the service.
- If a provider sees claims denying for the Medicare EOB, please reach out to Molina for assistance.

#### **Scenario 2: Service/Code is NOT covered by Medicare**

- The service does NOT need to be billed to Medicare. Bill Molina directly for the service.
- If a provider sees claims denying for the Medicare EOB, please reach out to Molina for assistance.

#### **Scenario 3: Provider/Agency is enrolled with Medicare and the code is covered by Medicare**

- Provider will bill Medicare 1<sup>st</sup> then attach Medicare EOB information to secondary claim billed to Molina.

#### **Scenario 4: Provider/Agency is NOT enrolled with Medicare; however, the code is covered by Medicare**

- Provider will bill Medicare 1<sup>st</sup> then attach Medicare EOB DENIAL to secondary claim billed to Molina. If you are not able to obtain an EOB, please reach out and we can troubleshoot.

### **COMMERCIAL PRIMARY COVERAGE**

#### **Scenario 1: The code being billed starts with an H, S, or T**

- The primary insurance DOES NOT need to be billed. Bill Molina directly for the service.

#### **Scenario 2: The code being billed DOES NOT start with an H, S, or T**

- The primary insurance must be billed 1<sup>st</sup>, attach primary EOB information to secondary claim billed to Molina.

#### **Scenario 3: Provider is Non-PAR with the commercial insurance and has received a letter stating the primary insurance will not process claims**

- Bill Molina directly for the service and submit that letter in place of a primary EOB with each claim submitted to Molina.
- If a provider sees claims denying for the Primary EOB, please reach out to Molina for assistance.

Note: COB is a manual process for Molina, so please reach out if you see something that doesn't process as expected.