**Job Aid: Report Coordination-of-Benefits (COB) Information on Professional Direct Data Entry (DDE) Claim Submissions When a Third-Party Insurance Has Adjudicated the Claim**

This job aid describes the steps that providers should follow to report coordination of benefits (COB) information on their professional direct data entry (DDE) claim submission to MassHealth when another insurer such as Medicare, Medicare Advantage, Commercial, or Casualty Payer has adjudicated the claim. When submitting a professional DDE claim, follow instructions outlined in the [MassHealth Professional Claims Submission job aid](https://www.mass.gov/lists/job-aids-for-the-provider-online-service-center), then use this job aid to report COB information.

**Note:** Fields with an asterisk are required fields and must be completed to proceed to the next panel.

For specific billing information, providers should reference the relevant billing guides available at:

* [MassHealth Provider Publications](http://www.mass.gov/eohhs/gov/laws-regs/masshealth/provider-library/)
* [MassHealth Administrative and Billing Regulations](https://www.mass.gov/regulations/130-CMR-450000-administrative-and-billing-regulations), Third Party Liability at 130 CMR 450.316 through 450.318
* [Administrative and Billing Instructions](https://www.mass.gov/doc/subchapter-5-administrative-and-billing-instructions-for-all-masshealth-providers), Part 7. Other Insurance
* [MassHealth Standard HIPAA Companion guide for Health Care Claim: Professional](https://www.mass.gov/lists/masshealth-standard-hipaa-companion-guides) (837P)

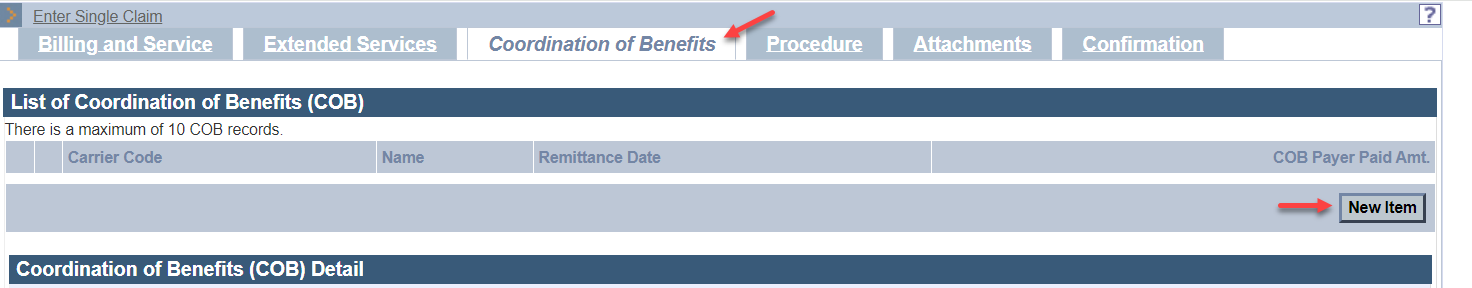
Professional claims with COB information must follow COB balancing rules as described in the HIPAA 837 Implementation guide. See examples of COB balancing at the end of this job aid.

# Coordination of Benefits

1. Click on the **Coordination of Benefits** tab.

On the **List of Coordination of Benefits (COB)** panel:

1. Click **New Item**. The **Coordination of Benefits (COB) Detail** panel displays.

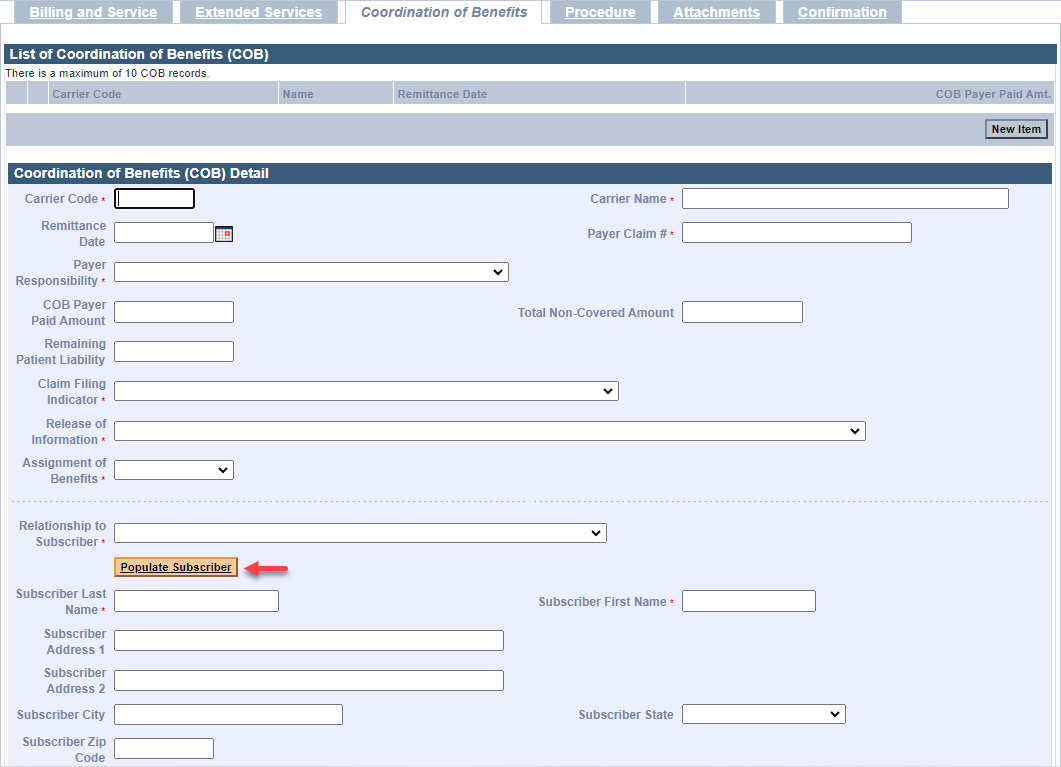


On the **COB Detail** panel:

1. In the **Carrier Code\*** field, enter the MassHealth seven-digit third-party insurance carrier code located in the Eligibility Verification System (EVS). On each date of service and at time of billing, check EVS before submitting your claim to verify the member’s other health insurance coverage and obtain the MassHealth third-party insurance carrier code.
2. In the **Carrier Name\*** field, enter the other insurance carrier name.
3. The **Remittance Date** is a critical field and cannot be entered on both the **Coordination of Benefits** tab and **Procedure** tab. Do not enter a date in the **Remittance Date** field on the **Coordination of Benefits** tab unless you are reporting a Casualty Payer claim or the other payer has applied a HIPAA adjustment amount to the entire claim that cannot be distributed at the detail service lines. For all other claims, enter the **Remittance Date** on the **Procedure tab**.
4. In the **Payer Claim\*** number field, enter the other insurance claim number.
5. In the **Payer Responsibility\*** field, select the appropriate code from the dropdown list.
6. In the **COB Payer Paid Amount** field, enter the amount paid by the other insurance.
7. Only authorized provider types may enter a value in the **Total Noncovered Amount** field. Authorized provider types can refer to the Supplemental Instructions for Submitting Claims with Other Insurance appendix in their provider manual. The appendix outlines the specific conditions for which this field may be used and provides billing instructions.
8. Do not enter a value in the **Remaining Patient Liability** field**.** This is not a required field and is not necessary for claims adjudication.
9. In the **Claims Filing Indicator\*** field,select the appropriate code from the dropdown list.

* Select MA for Medicare Part A
* Select MB for Medicare Part B
* Select CI for Commercial Insurance (includes Medicare Advantage and supplemental plans)

1. In the **Release of Information\*** field,select the appropriate code from the dropdown list.
2. In the **Assignment of Benefits\*** field,select the appropriate code from the dropdown list.
3. In the **Relationship to Subscriber\*** field, select the appropriate code from the dropdown.



If you selected **18—SELF** from the **Relationship to Subscriber** dropdown list, then click **Populate Subscriber**. The following data fields that have been entered on the **Billing and Service** tab will be populated:

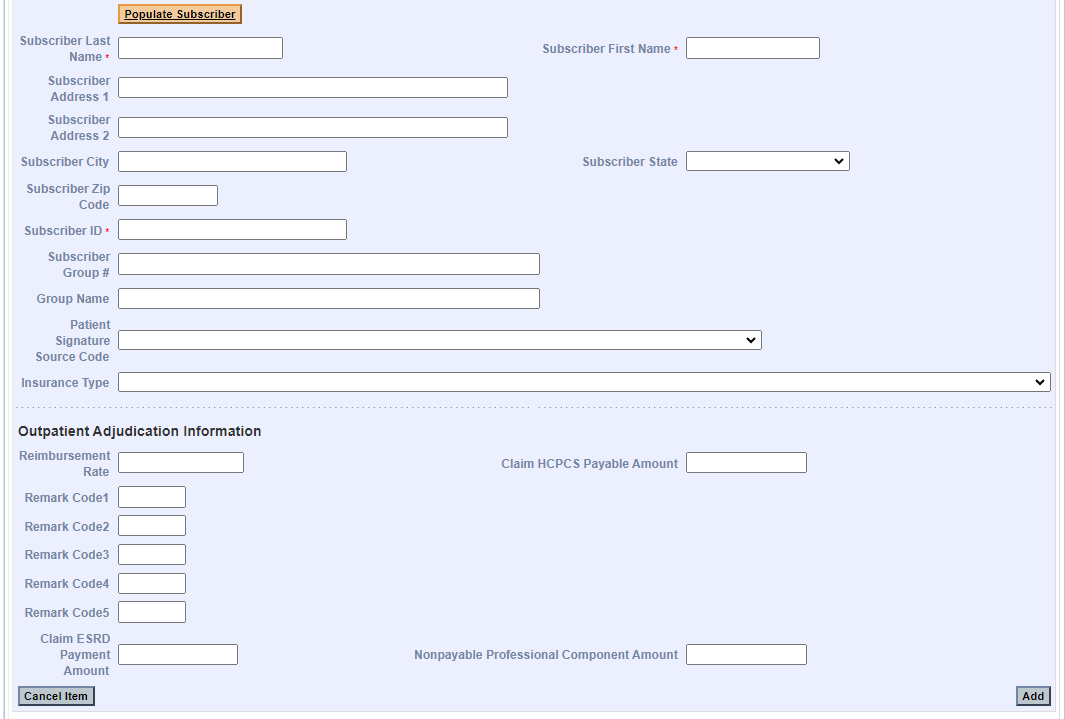
* Subscriber Last Name
* Subscriber First Name
* Subscriber Address
* Subscriber City
* Subscriber State
* Subscriber Zip Code

If you select any other value from the **Relationship to Subscriber** dropdown list, you must enter the following required fields.

* Subscriber Last Name
* Subscriber First Name

1. In the **Subscriber ID\*** field, enter the other insurance subscriber ID number.

**Note:** The remaining data fields on this panel starting from **Subscriber Group #** through **Nonpayable Professional Component Amount** are not required for claim adjudication.



1. Skip to step 23 to save the information that has been entered on **COB Detail** panel unless:

* you are reporting a claim adjustment amount to balance a Casualty Payer claim, OR
* you are reporting a claim adjustment amount that the other payer has applied to the entire claim and cannot be distributed at the detail service lines.

If one of the above is true, continue to the **List of COB Reasons/COB Reasons Detail Panel** section.

# List of COB Reasons/COB Reasons Detail Panel

**Note:** Do not enter information in the **COB Reasons Detail** Panel unless:

* you are reporting an adjustment to balance a Casualty Payer claim, OR
* the other payer has applied an adjustment amount to the entire claim that cannot be distributed at the detail service lines.

On the **List of COB Reasons** panel:

1. Click **New Item**. The **COB Reasons Detail** panel displays.



On the **COB Reasons Detail** panel:

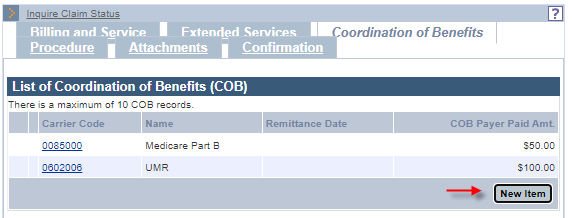
1. In the **Group Code\*** field, select the appropriate HIPAA Claim Adjustment Group code from the dropdown list toidentify the general category of payment adjustment.
2. In the **Amount\*** field, enter the HIPAA adjustment amount associated with the group/reason code.
3. In the **Unit** **of Service\*** field, enter the units of service being adjusted.
4. In the **Reason\*** field, enter the HIPAA Claim Adjustment Reason code identifying the detailed reason that the adjustment was made. Do not enter proprietary insurance reason codes.
5. Click **Add** to save **COB Reasons Detail**.

**Note:** To report additional COB Reasons, repeat steps 16–22.



1. Click **Add** on the **COB Detail** panel to save the COB information.



**Note:** To report multiple payers, click **New Item** on the **List of COB** panel, and then repeat steps 1–2. Otherwise, continue to the **Procedure** tab.

# Professional Service Detail Panel

Providers should follow the instructions described in the [MassHealth Professional Claims Submission job aid](https://www.mass.gov/lists/job-aids-for-the-provider-online-service-center) to complete the **Professional Services Detail** panel. Then, follow these steps to report COB.

**Note:** You must enter detailed COB information on the **COB Line Item Details** panel and the **COB Reasons Detail** panel.

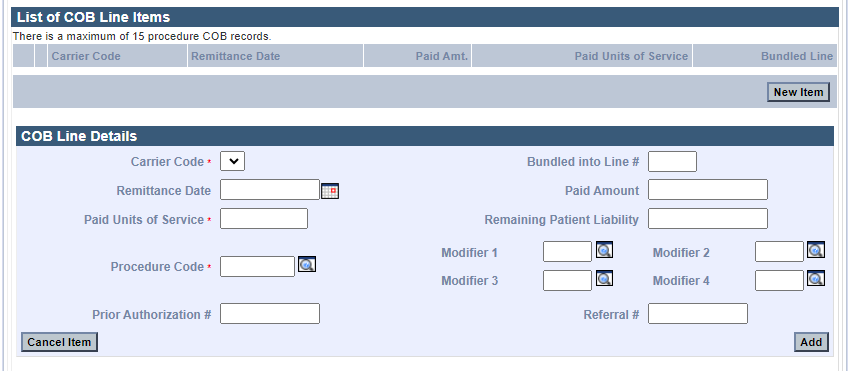
On the **List of COB Line Items** panel:

1. Click **New Item**. The **COB Line Item Details** panel displays.



On the **COB Line Details** panel:

1. In the **Carrier Code\*** field, the carrier code will pre-populate with the carrier code that was entered on the **Coordination of Benefits** tab. If there are multiple carrier codes, select the appropriate code from the dropdown list.
2. In the **Bundled into Line #** field, enter the line number of the service line into which this service has been bundled. This field should only be used when the other payer has bundled payment for a set of services. See example at the end of this job aid.
3. In the **Remittance Date** field, enter the other payer’s remittance date. The Remittance Date is a critical field for COB adjudication and must be entered on the Procedure tab.
4. In the **Paid Amount** field, enter the amount paid by the other insurance.
5. In the **Paid Units of Service\*** field, enter the number of paid units.
6. Do not enter a value inthe **Remaining Patient Liability** field**.** This is not a required field and is not necessary for claims adjudication.
7. In the **Procedure Code\*** field, enter the procedure code.
8. In the **Modifier** fields, enter the modifiers associated with the procedure code if applicable.
9. In the **Prior Authorization number** field, enter the other payer’s authorization number if applicable. This is not a required field and is not necessary for claims adjudication.
10. In the **Referral number** field, enter the other payer’s referral number if applicable. This is not a required field and is not necessary for claims adjudication.



On the **List of COB Reasons** panel:

1. Click **New Item**. **The COB Reasons Detail** panel displays.



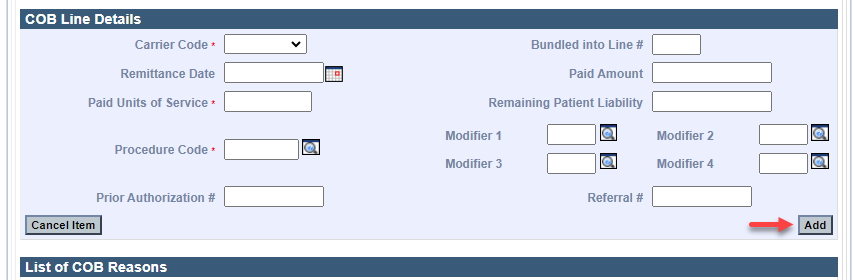
On the **COB Reasons Detail** panel:

1. In the **Group Code\*** field, select the appropriate HIPPA Claim Adjustment Group code (CAGC) from the dropdown list to identify the general category of payment adjustment.
2. In the **Amount\*** field,enter the adjustment amount associated with the group/reason code.
3. In the **Reason\*** field, enter the HIPAA Claim Adjustment Reason code (CARC) identifying the detailed reason that the adjustment was made. Do not enter proprietary insurance reason codes. Proprietary codes must be translated to a HIPAA CARC.
4. In the **Units of Service\*** field, enter the units of service being adjusted.
5. Click **Add** to save **COB Reasons Detail**.



1. Click **Add** again to save the **COB Line Details.**

**Note:** To report additional COB Reasons, repeat steps 37–41.To report multiple payers, repeat steps 25–42.



1. Click **Add** again to save the **Professional Services Detail**panel information.

**Note:** Refer to the [MassHealth Professional Claims Submission job aid](https://www.mass.gov/lists/job-aids-for-the-provider-online-service-center) to complete a claim submission.

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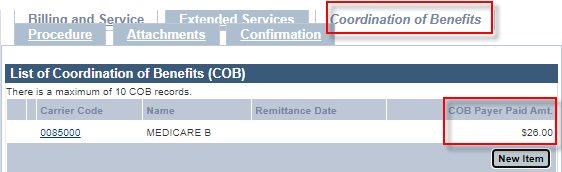
*The following pages contain COB Balancing and Bundled Payment Examples.*

# COB Balancing Examples for Professional Claims (*for reference purposes only*)

## **Example 1**: COB Payer Paid Amount Balancing and Service Line Billed Amount Balancing

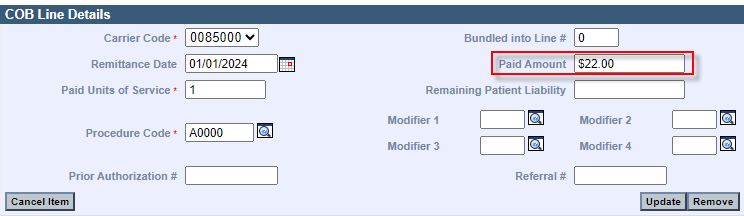
**COB Payer Paid Amount Balancing**: For each payer on the claim, the **COB Payer Paid Amount** ($26.00) entered on the **Coordination of Benefits** tab must balance to the sum of all the service line other payer **Paid Amounts** entered on the **Procedure** tab in the **COB Line Details** panel (detail 1 ($22.00) and detail 2 ($4.00)).

**Coordination of Benefits Tab**

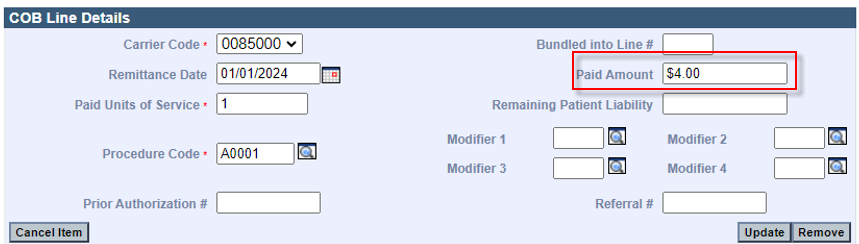


**Procedure Tab**

This is a screenshot of the MassHealth Provider Online Service Center, Procedure Tab.**Detail 1**



**Detail 2**



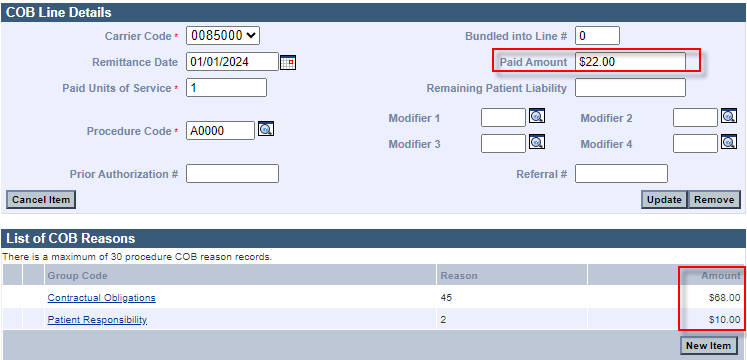
**Service Line Billed Amount Balancing**: For each payer on the claim, The Provider Billed Amount **(Charges)** for the service line entered on the **Procedure** tab must balance to the sum of the service line other Payer Paid Amount and service line HIPAA Adjustment Amountsentered on the **Procedure** tab.

**Detail 1**: Provider Billed Amount **(Charges)** for the service line ($100.00) equals the sum of the other Payer Paid Amount ($22.00) and the service line HIPAA Adjustment Amounts ($68.00 + $10.00=$78.00).

**Procedure Tab**



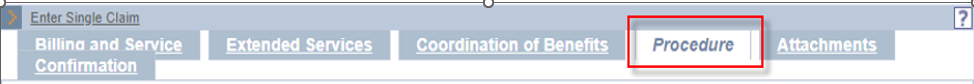
**Detail 1**

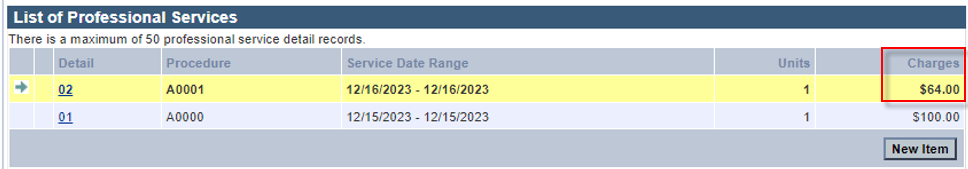


**Service Line Billed Amount Balancing**: For each payer on the claim, the Provider Billed Amount **(Charges)** for the service line entered on the **Procedure** tab must balance to the sum of the service line other Payer Paid Amount and service line HIPAA Adjustment Amountsentered on the **Procedure** tab.

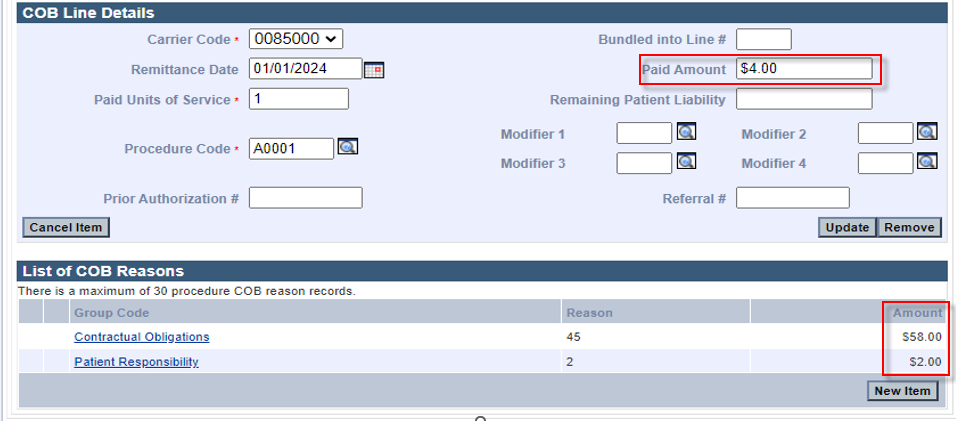
**Detail 2**: Provider Billed Amount **(Charges)** for the service line ($64.00) equals the sum of the other Payer Paid Amount ($4.00) and the service line HIPAA Adjustment Amounts ($58.00 + $2.00=$60.00)

**Procedure Tab**





**Detail 2**



## Example 2: COB Payer Paid Amount Balancing

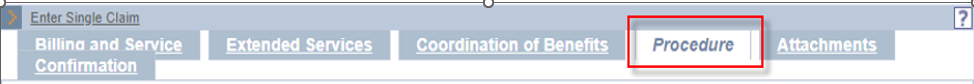
A HIPAA Adjustment Amount has been applied to the entire claim and cannot be distributed at the detail lines and **Service Line Billed Amount** **Balancing.**

For each payer reported on the claim, the **COB Payer Paid Amount** ($55.00) entered on the **Coordination of Benefits** tab must balance to the sum of all the service line other payer **Paid Amounts** entered on the **Procedure** tab in the **COB Line Details** panel—detail 1 ($60.00) and detail 2 ($10.00)—minus the claim level HIPAA Adjustment Amount ($15.00) entered on the **Coordination of Benefits** tab.

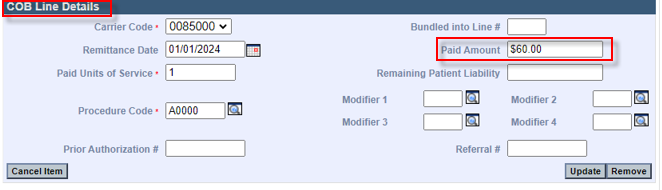
**Coordination of Benefits Tab**



**Procedure Tab**



**Detail 1**

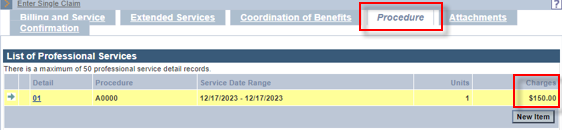
**Detail 2**



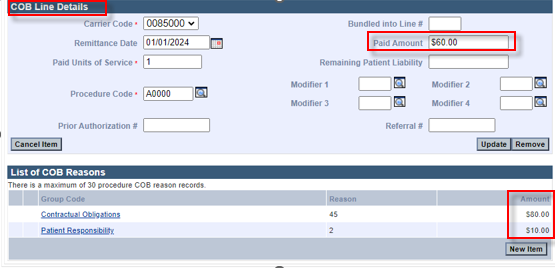
**Service Line Billed Amount Balancing**: For each payer reported on the claim, the Provider Billed Amount **(Charges)** for the service line entered on the **Procedure** tab must balance to the sum of the service line other Payer Paid Amount and service line HIPAA Adjustment Amountsentered on the **Procedure** tab.

**Detail 1**: Provider Billed Amount **(Charges)** for the service line ($150.00) equals the sum of the other Payer Paid Amount ($60.00) and the service line HIPAA Adjustment Amounts ($80.00 + $10.00=$90.00)

**Procedure Tab**



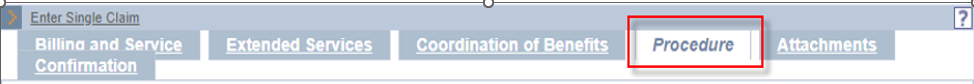
**Detail 1**

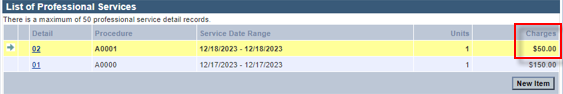


**Service Line Billed Amount Balancing**: For each payer reported on the claim, the Provider Billed Amount **(Charges)** for the service line entered on the **Procedure** tab must balance to the sum of the service line other Payer Paid Amount and service line HIPAA Adjustment Amountsentered on the **Procedure** tab.

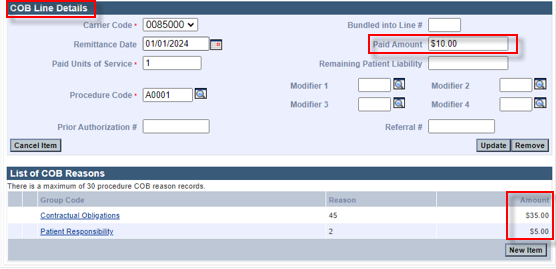
**Detail 2**: Provider Billed Amount **(Charges)** for the service line ($50.00) equals the sum of the other Payer Paid Amount ($10.00) and the service line HIPAA Adjustment Amounts ($35.00 + $5.00=$40.00)

**Procedure Tab**





**Detail 2**



# COB Balancing Error Messages

When a COB DDE claim is not balanced, one of the following error messages will appear on the **Confirmation** page.

* The sum of all line level payments amounts less any claim level adjustment amounts must balance to the claim level payment amount for the matched payer. Please correct and submit.
* The sum of the line level adjustment amounts and line level payments in each line adjudication information loop must balance to the provider’s charge for that line. Please correct and submit.

# Bundled Payment Example (*for reference purposes only*)

**The Bundled into Line #** field should only be used when the other payer has bundled payment for a set of services.

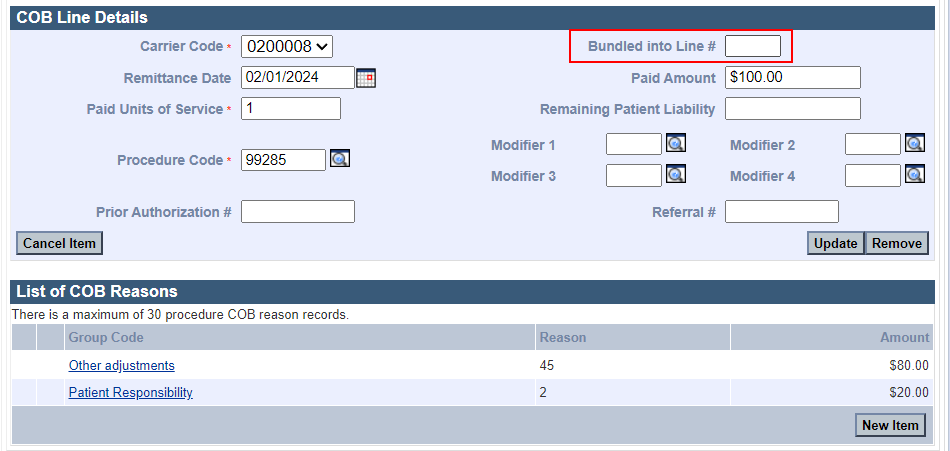
In this example, there is a bundled payment of $100 on Detail 1.

**The Bundled into Line #** of 1 on Detail 2 indicates that Detail 2 has been bundled into the other payer paid amount on Detail 1.

**Procedure Tab**



**Detail 1**



**Detail 2**

