

OEBB Coordination of Benefits (COB) September 24, 2009

Beginning October 1, 2009 ODS will begin allowing processing on secondary COB claims as follows:

- ODS will pay up to what we would have paid as the primary insurer on a secondary claim. We will not pay more than the member's total out of pocket expense (copay/coinsurance) on the primary claim.

Examples:

1. Generic medication, 31 day supply dispensed, primary plan is not OEBS ODS, secondary plan is OEBS ODS Plan A (\$5 copay).
 - a. Member's primary insurer pays on the claim and the member's copay/coinsurance is \$20
 - b. If the claim had been processed through OEBS ODS Plan A as primary, the contracted rate would have been \$15.
 - c. If OEBS ODS Plan A had been primary OEBS ODS Plan A would have paid \$10 toward the claim and the member would have had a \$5 copay
 - d. Since OEBS ODS Plan A would have paid \$10 as primary, the claim will pay up to \$10 as secondary.
 - e. OEBS ODS Plan A pays \$10 towards the secondary claim, resulting in the member having an out of pocket balance of \$10 after the primary and secondary insurance are billed.
2. Non-Preferred brand medication, 31 day supply dispensed, primary plan is OEBS ODS Plan C (50%), secondary plan is OEBS ODS Plan B (50% to \$50).
 - a. The ODS contracted rate on the medication is \$300.
 - b. As primary, OEBS ODS Plan C pays \$150 and the member's remaining coinsurance is \$150.
 - c. If OEBS ODS Plan B had been primary, ODS Plan B would have paid up to \$250 and the member would have had a \$50 copay.
 - d. Since ODS Plan B would have paid \$250 as primary, ODS Plan B pays \$150 towards the secondary claim, resulting in the member having an out of pocket balance of \$0 after the primary and secondary insurance are billed.
3. Preferred brand medication, 31 day supply dispensed, primary plan is OEBS ODS Plan C (50%), secondary plan is ODS Plan B (\$25)
 - a. The ODS contracted rate on the medication is \$24.50.
 - b. As primary, ODS Plan C pays \$12.25 and the member's remaining coinsurance is \$12.25
 - c. If ODS Plan B had been primary, ODS would have paid \$0 because the cost of the medication is less than the \$25.00 copay and the member would have a



\$24.50 coinsurance. ODS Plan B pays \$0 towards the secondary claim, resulting in the member having an out of pocket balance of \$12.25 after the primary and secondary insurance are billed.

4. Preferred brand medication, 31 day supply dispensed, primary plan is OEGB ODS Plan C (50%), secondary plan is ODS Plan A (20%)
 - a. The ODS contracted rate on the medication is \$15
 - b. As primary, ODS Plan C pays \$7.50 and the member's remaining coinsurance is \$7.50.
 - c. If ODS Plan A, had been primary, ODS would have paid \$3.00 and the member would have had a \$12 coinsurance.
 - d. ODS Plan A pays \$3.00 towards the secondary claim resulting in the member having a \$4.50 out of pocket balance after the primary and secondary insurance are billed.
5. Preferred brand specialty medication, 31 day supply dispensed, primary plan is not ODS OEGB, secondary plan is ODS Plan B (\$50)
 - a. Member's primary plan pays and member's remaining out of pocket expense is \$600.
 - b. If the claim had been processed through ODS as primary the contracted rate would have been \$550, ODS would have paid \$500 and the member would have had a \$50 copay.
 - c. Since ODS would have paid \$500 as primary we will pay up to \$500 towards the secondary claim.
 - d. ODS pays \$500 towards the secondary claim, resulting in the member having a \$100 out of pocket balance after the primary and secondary insurance are billed.
6. Non-preferred brand medication, 90 day supply, primary plan is OEGB ODS Plan B (50% to \$100), secondary plan is ODS Plan A (50%)
 - a. The ODS contracted rate on the medication is \$185
 - b. ODS Plan B pays 50% to \$100 under Plan B as the primary, resulting in the member having a \$92.50 coinsurance after primary.
 - c. If ODS Plan A had been primary, ODS would have paid \$92.50 (50%) and the member would have had a \$92.50 coinsurance
 - d. ODS Plan A pays up to \$92.50 towards the secondary claim, resulting in the member having a \$0 out of pocket balance after the primary and secondary plan are billed.
7. Preferred brand medication, which has a generic available, 31 day supply, primary plan is ODS Plan B (\$25), secondary plan is ODS Plan B (\$25).
 - a. The ODS contracted rate is based upon the generic MAC pricing, contracted rate is \$50; primary plan pays \$25 and the member copay is \$25.
 - b. DAW difference that member is responsible for on primary plan is \$225.
 - c. Total out of pocket to member after primary plan is billed is \$250.
 - d. Member submits \$250 primary out of pocket balance to secondary ODS Plan B.



- e. ODS would have paid up to \$25 as primary under Plan B.
- f. ODS pays \$25 towards secondary claim, resulting in the member having a \$225 out of pocket balance after the primary and secondary insurance are billed

