

Coordination of Benefits

Coordination of benefits can be a complicated issue and is one of the top reasons for overpayments to providers. In order to assist you with determining primary and secondary coverage, we have listed some general guidelines for you to follow. Should you have questions regarding coverage, contact the plan who issued the coverage *prior* to filing a claim for services.

The first of the following rules that describes which plan pays as primary is the rule to use:

Rule # 1- Dependent or Non-Dependent

- The plan that covers the person other than as a dependent, for example as an employee, member, subscriber, or retiree is primary. The plan that covers the person as a dependent is secondary.

Rule # 2 - Child Covered Under More Than One Plan:

- The primary plan is the plan of the parent whose birthday is earlier in the year if:
 - The parents are married;
 - The parents are not separated';
 - A court decree awards joint custody without specifying that one parent has the responsibility to provide healthcare coverage;
 - If both parents have the same birthday, the plan that has covered either of the parents longer is primary.

If you have any questions regarding coordination of benefits for a Blue Cross Blue Shield of Wyoming member, please contact our Member Services department at 1-800-442-2376.

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