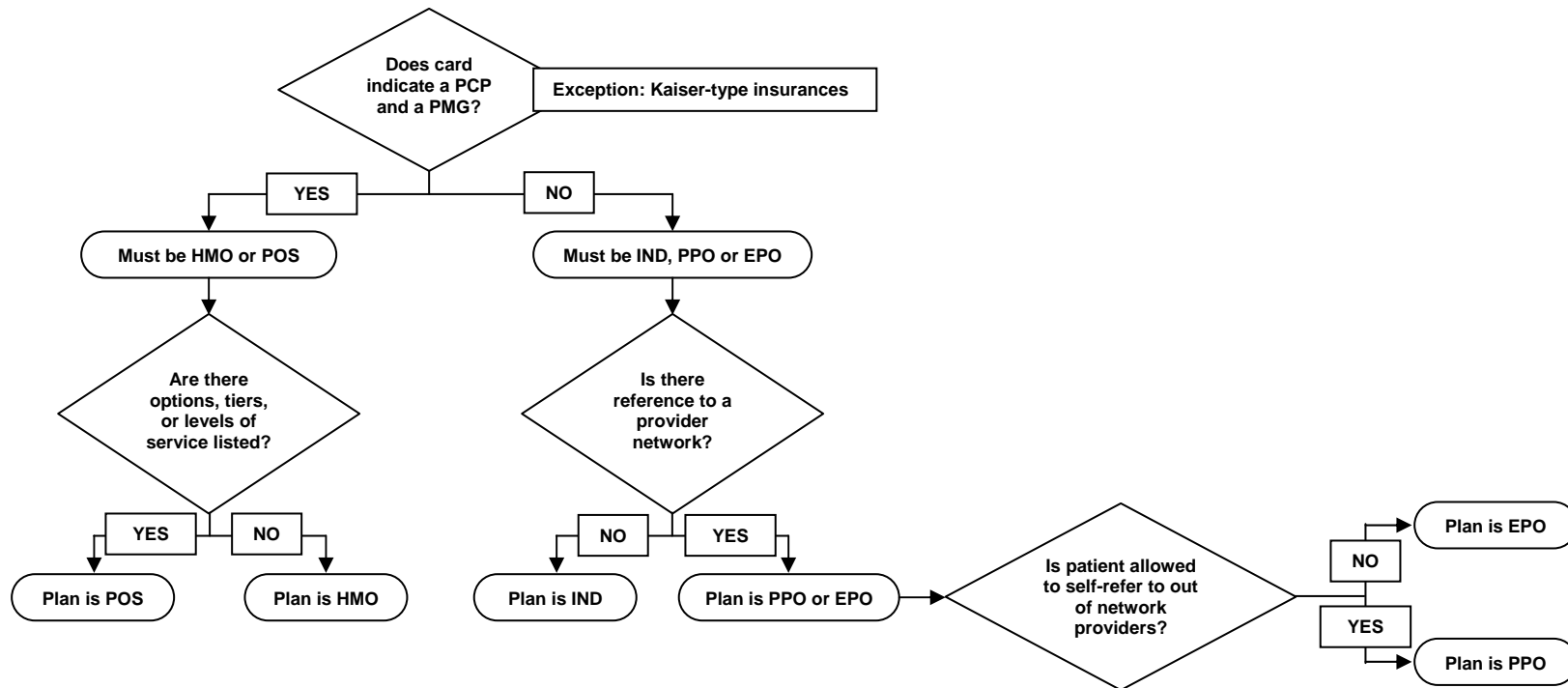


INSURANCE	Insurance Characteristics			
	PCP	PMG/IPA	NETWORK	TIERS
INDEMNITY				
PPO			✓	
HMO	✓	✓		
POS	✓	✓	✓	✓
EPO	✓		✓	



Coordination of Benefits (COB)

Type of Insurance		Bill as Primary	Bill as Secondary
1. Two commercial insurances only (adult patient)		Patient's insurance	Spouse's insurance
2. Two commercial insurances only (minor patient)	Parents married and/or living together ^① (Birth Date Rule applies)	Parent with <u>earlier</u> birth month	Parent with <u>later</u> birth month
	Parents divorced, separated, or not married/not sharing residence ^②	Parent with Primary Custody	Parent without Primary Custody
3. Medicare and Medi-Cal		Medicare	Medi-Cal
4. Medicare and Commercial insurance ^③	When commercial insurance <i>is</i> through patient's or spouse's current employment	Commercial	Medicare
	When commercial insurance <i>is not</i> through patient's or spouse's current employment	Medicare	Commercial
5. Commercial and Medi-Cal		Commercial	Medi-Cal
6. CCS and Medi-Cal Fee for Service ^④		CCS (county)/MCAL	
7. CCS and Medi-Cal Managed Care ^⑤		CCS (county)/MCAL	Medi-Cal Managed Care
8. GHPP and Medicare		Medicare	GHPP

1. If both parents are born in the same month, then insurance of parent with earliest date of birth is primary.
If both parents are born in the same month and on the same day, the parent covering the child the longest amount of time is primary.
2. A court decree specifically stating that one parent has primary responsibility to insure the child overrides custody and the Birth Date Rule.
3. Medicare Secondary Payer rules require the group health plan pay all covered benefits before Medicare when:
 - a) Those entitled to Medicare due to age have group health plan coverage with an employer with more than 20 employees.
 - b) Those entitled to Medicare due to disability have group health plan coverage with an employer with more than 100 employees.
4. All claims are first sent to CCS, but Medi-Cal Fee for Service pays as primary
5. The system can not accommodate a combined CCS and Medi-Cal Managed Care code. Each insurance must be loaded separately. All claims are first sent to CCS, but Medi-Cal Managed Care pays as primary